

# What to Do When Someone Dies Checklist

Checklist · 65 items · 9 sections

A grief-friendly, time-ordered checklist for the legal, financial, and administrative work after a death in the family. It covers the things with hard deadlines, the things that quietly bite if forgotten, and the order to do them in.

Open the editable, AI-powered version online:

<https://genechecklist.com/checklist/what-to-do-when-someone-dies-checklist>

## FIRST 24 HOURS

- Call 911 if the death is unexpected, or hospice if the person was in hospice care
  - HIGH**
  - A medical professional must legally pronounce death before the body can be moved.*
- If death occurs at home without hospice, do not move the body until law enforcement or the coroner arrives
  - HIGH**
- Locate any advance directive, DNR, or organ donor card and give it to the responding medical team
  - HIGH**
  - Organ donation decisions are time-sensitive (often within hours).*
- Confirm who has legal authority to make arrangements
  - HIGH**
  - Usually spouse, then adult children, then parents, then siblings (varies by state).*
- Notify immediate family and a small circle of close friends before posting anything publicly
- Locate the deceased's will, trust documents, and any letter of instruction
  - Check home safe, filing cabinet, attorney's office, or safe deposit box.*
- Secure the deceased's home: lock doors, bring in mail, set timers on lights, arrange pet care
- Hold off on social media announcements until close family has been told directly

## FIRST WEEK

- Choose a funeral home or cremation provider and arrange transport of the body
  - HIGH**
- Order 10-15 certified death certificates through the funeral director
  - HIGH**

*Most institutions require an original. Reordering later costs more and takes weeks.*

- Notify Social Security at 1-800-772-1213 (most funeral homes file Form SSA-721 for you)

**HIGH**

*Any benefit paid for the month of death must be returned.*

- Stop direct-deposited Social Security, VA, and pension payments for the month of death and later

**HIGH**

*Banks will claw back wrongly paid benefits, sometimes after the money has already been spent.*

- Notify the deceased's employer or former employer

**HIGH**

*Ask about final paycheck, accrued PTO, group life insurance, 401(k), pension, and COBRA for dependents.*

- Contact the life insurance company and request claim forms for each policy

**HIGH**

*Most insurers pay within 30-60 days once they have the death certificate and completed claim form.*

- Write a short obituary, but do NOT include full birth date, mother's maiden name, or home address

*Obituaries are a known data source for identity thieves.*

- Contact the VA at 1-800-827-1000 if the deceased served

*Surviving spouses may qualify for a burial allowance and DIC benefits.*

- Ask about the one-time SSA lump-sum death payment of \$255 for an eligible surviving spouse or dependent child

## FIRST MONTH

- Mail death certificates with a notification letter to all three credit bureaus to flag the file as deceased

**HIGH**

*Equifax (P.O. Box 105139, Atlanta GA 30348); Experian (P.O. Box 9701, Allen TX 75013); TransUnion (P.O. Box 2000, Chester PA 19016).*

- Request a credit report on the deceased from each bureau

**HIGH**

*Review for unknown accounts. Fraud spikes in the weeks after an obituary publishes.*

- Notify all banks and credit unions

**HIGH**

*Joint accounts pass to the survivor. Solo accounts get frozen and require an executor or small estate affidavit.*

- Contact every credit card issuer to close accounts and request a final statement

**HIGH**

*Do not use the deceased's cards, even for funeral expenses. The estate can refuse to pay.*

- Inventory all financial accounts: checking, savings, brokerage, IRA, 401(k), HSA, 529, crypto wallets, safe deposit boxes

**HIGH**

- Cancel auto-renewing subscriptions: streaming, gym, dating apps, software, Prime, meal kits

*Quiet budget drain that goes unnoticed for months. Scan 12 months of bank statements.*

- Notify auto and home insurance carriers

*Homes empty 30+ days often void standard coverage. Request a vacant home rider.*

- Update title and registration on any solo-owned vehicles at the DMV  
*Requires a death certificate plus the will or letters testamentary.*
- Forward the deceased's mail through USPS to the executor's address for at least 12 months  
*Bills, tax forms, and dividend checks keep arriving long after the funeral.*

## GOVERNMENT NOTIFICATIONS

- Return the Medicare card and notify Medicare at 1-800-633-4227 (if SSA hasn't already done so)  
**HIGH**
- Notify the state Medicaid office if the deceased received Medicaid  
**HIGH**  
*States have estate recovery rights to recoup long-term care costs from the estate.*
- Cancel the driver's license at the DMV  
**HIGH**  
*Blocks identity theft and removes the record from voter rolls.*
- Cancel the U.S. passport by mailing it with a death certificate to the State Department  
**HIGH**  
*Send to the Consular Lost and Stolen Passport unit. Active passports are a major identity-theft vector.*
- Notify the state Department of Revenue or Taxation  
*Some states require an inheritance tax return even when no federal estate tax is owed.*
- File IRS Form 56 (Notice Concerning Fiduciary Relationship) once an executor is appointed
- Cancel voter registration with the county elections office if not done automatically

## INSURANCE AND BENEFIT CLAIMS

- File the life insurance claim within the policy's stated window  
**HIGH**  
*Unclaimed proceeds are eventually turned over to the state's unclaimed property office.*
- Check for hidden life insurance: employer group, mortgage life, credit card accidental death rider, union, old policies  
**HIGH**
- File claims for annuity, 401(k), and IRA balances using the named beneficiary on file  
**HIGH**  
*A named beneficiary bypasses probate entirely.*
- Contact pension administrators about a surviving spouse benefit or lump sum  
**HIGH**  
*Spouses generally have a federal right to a 50% joint-and-survivor annuity unless waived.*
- Check the NAIC Life Insurance Policy Locator at [eapps.naic.org/life-policy-locator](https://eapps.naic.org/life-policy-locator) for forgotten policies
- Search state unclaimed property databases through [unclaimed.org](https://unclaimed.org)  
*Old accounts, uncashed payroll, refunded deposits.*

## PROBATE AND THE ESTATE

- Determine whether probate is required

HIGH

*Small estates (often under \$50K-\$150K depending on state), trust assets, joint tenancy, and named-beneficiary accounts skip probate.*

- File the original will with the probate court in the county where the deceased lived

HIGH

*Most states require filing within 30-90 days. A few impose criminal penalties for hiding a will.*

- Petition the court to be appointed executor and obtain Letters Testamentary

HIGH

*Banks and brokerages will not release funds without Letters.*

- Open an estate bank account using an EIN from the IRS (apply free at [irs.gov/ein](https://irs.gov/ein), ~15 minutes)

HIGH

*Never commingle estate money with personal accounts.*

- Publish the legal 'notice to creditors' in a local newspaper as required by state law

HIGH

*Starts the creditor claim window (typically 3-6 months); late claims are barred after.*

- Inventory and appraise estate assets as of the date of death

*Establishes the step-up in basis used for capital gains tax later.*

- Pay valid debts in legal priority order (secured, taxes, funeral, then unsecured)

- Do NOT pay credit card debt out of personal funds before consulting an attorney

*Most card debt dies with the estate if insolvent. Survivors are not personally liable except in community-property states.*

## TAXES

- File the deceased's final Form 1040 by April 15 of the year following death

HIGH

*Write 'Deceased,' name, and date of death across the top of the return.*

- Attach IRS Form 1310 if a refund is due and the filer is not a surviving spouse filing jointly

HIGH

- File Form 1041 if the estate earns more than \$600 of income during administration

HIGH

*The estate is its own taxpayer once you have an EIN.*

- File Form 706 only if the gross estate exceeds the federal exemption

*\$13.99M per person for 2025 deaths (set to drop sharply in 2026 absent congressional action). Due 9 months after death.*

- Consider a portability election on Form 706 even if no tax is owed

*Transfers the deceased spouse's unused federal exemption to the survivor; can save millions later.*

- Check whether the deceased's state imposes an estate tax or inheritance tax  
*OR and MA have low estate-tax thresholds. PA, KY, NJ, NE, MD, IA impose inheritance tax on heirs.*
- Keep all tax records for the estate at least 4 years after the final return

## IDENTITY THEFT PREVENTION

- Never list full birth date, mother's maiden name, or home address in obituaries or memorial pages  
**HIGH**
- Shred or securely store pre-approved credit offers, tax returns, and medical records  
**HIGH**  
*Thieves dumpster-dive after deaths.*
- Set up a free credit freeze at all three bureaus in addition to the deceased flag  
*Strongest block on new accounts.*
- Close the deceased's email accounts only after harvesting needed records  
*Financial confirmations and 2FA codes can keep arriving for months.*
- Memorialize or delete social media (Facebook, Instagram, LinkedIn, X) via each platform's legacy process  
*Active profiles are routinely cloned for scams.*

## ONGOING IN THE FIRST YEAR

- Update beneficiary designations on the survivor's own retirement, life insurance, and POD bank forms  
*A widowed spouse forgetting to remove the deceased as beneficiary is a top probate mess.*
- Update the survivor's own will, healthcare proxy, and durable power of attorney  
*The named agent has died and must be replaced.*
- Distribute remaining assets to heirs and obtain signed receipts and releases before closing the estate
- File a final estate accounting with the probate court and petition to formally close the estate  
*Releases the executor from personal liability.*
- Wait at least 12 months before major financial decisions (selling the house, big gifts, buying annuities)  
*Grief impairs judgment. Salespeople know it.*
- Keep one or two certified death certificates in long-term storage  
*Old utilities, forgotten dividends, or class-action settlements can surface years later.*