After Your Parent Dies: A Checklist

Not a judgment on when you get to these — just a good list, a good place to start, for whenever you're ready.

The day your parent dies

Today

- [ ] If your parent died at home and was under the care of hospice, **call your hospice nurse** and ask what your immediate next steps are.

- [ ] If your parent died at home and wasn't under the care of hospice, **call the police.** Follow their instructions. They may transfer them to the ER where they will do an official pronouncement of death, and then the cremation place or funeral home can pick their body up there, or they may have you arrange pickup from your home.

- [ ] **Locate your parent's will, living will, power of attorney,** if they had these documents prepared.

- [ ] Check with other family members or find your parent's advanced directives to **confirm their wishes for burial or cremation.**

- [ ] **Call cremation services/burial services.** It feels terrible, but there are ways to save money on this. If your parent didn't prepay for funeral services or cremation (most people don't), you can call or Google around for a service that is in your price range. When my dad died, I couldn't handle the idea of repeating "um, my dad just died" while I price-shopped, so asked my husband to take this task off my plate. He found a place that would "match" any low price in the area, like a used car.

- [ ] Note that if your parent was a veteran, or if their spouse was, they may be eligible for **free burial in a National Cemetery**.

- [ ] **Call any in-home nurses aides** that were scheduled to come to the house or see your parent and cancel their visits.

- [ ] **Call your parent's extended family.** Maybe there's one person you can call who can call others?

- [ ] If your parent had a pet or lived alone, **take steps to secure their property** and make plans for the care of their pet.

- [ ] If your parent was working, **notify their employer.**

The week following

This week

- [ ] **Talk to your siblings, grandparents, or other parent about a service/celebration of life.** Consult the will or other documents. What did your parent want?

- [ ] When you meet with someone at the funeral home, you'll **order death certificates.** Ordering through them is much less hassle than trying to do it yourself. There is a "long form" and "short form" and you need different ones for different things (closing accounts, accessing insurance or pension, etc.) I got five of each but didn't use them all. There's a nominal cost to them, and they take a couple weeks to arrive. Note that the funeral home/cremation place may try to upsell you on some stuff. Remember that you are, in effect, a customer, and can say no to things like fancy urns or glossy programs.

- [ ] **Do you have a lawyer? Notify them of the death.** Who wrote the will? Notify this person and ask about next steps with the will. You may or not have to go through the probate process, depending on your situation. Our probate process took about five months when my dad died, and I had to continue paying his mortgage during that time. The sooner you start working with an elder care attorney, the sooner you can work through this process, if necessary. Ask around for friends with recommendations. (If you're in the Tampa/St. Pete area of Florida, ask me for my rec!)

The weeks/months following

When you're ready

- [ ] **Find:** your parent's Social Security card, a copy of the will, their Social Security benefits letter, their insurance/medicare card, their health insurance card, their bank account information, any social media account information, their driver's license.

- [ ] **Take a picture of your parent's driver's license** (front and back) and save it online or email it to yourself. Sometimes getting access to various accounts requires this.

- [ ] **Ask the funeral home if they will notify Social Security.** If not, you will also need to ensure the SSA knows about the death, because they will need to stop sending checks. If your parent gets a check or a check is direct-deposited after their death, literally even one hour later, you will need to return it. Because of budget cuts, there are not enough people to answer the phones, so you will probably face a wait of 12+ hours.

The weeks/months following (continued)

When you're ready

- [ ] Your surviving parent may be eligible for **Social Security spousal survivor benefits**, even if they were divorced at the time of your parent's death. You may want to make an appointment to go there in person once you have the death certificate. You should bring their ID, their SSN (card preferred), your deceased parent's SSN (card if possible), your parent's benefit letter (if you can find it), the login info for their account (if you can find it), their marriage certificate, their birth certificate, and their death certificate.

- [ ] **Decide whether you want an obituary to run in the newspaper.** In my area, this cost about $300. Your funeral home may offer online obituaries, or you can do one for $160 on Legacy.com.

- [ ] **Does your parent have any bank accounts that are in their name only?** If they do, you'll have to wait until the will goes through probate to get access to those.

- [ ] **Does your parent have credit cards in their name only?** Talk to your elder law attorney for specific advice for your situation and the laws in your state, but I was told not to pay any bills with my dad's name on them.

- [ ] **Did your parent have a cell phone?** Hold onto it without canceling the plan for a bit, if you can afford it. Sometimes there are accounts you can't get into unless you verify through their email or text message, so if you can just power it down and put it out of sight, maybe set a reminder for a month or two so you don't forget about canceling it eventually, do that.

- [ ] **Did your parent have any recurring payments?** Check the bank account to be sure. Cancel those or change to an account with your surviving parent's name (for things like electric bill, etc. if it was coming out of an account with only your deceased parent's name. If it's a joint account, leave it, it's fine.)

- [ ] **Did your parent have life insurance?** Go to this site to double-check even if you think you know: naic.org → Life Insurance Policy Locator

- [ ] **Did your parent pay taxes?** Does an accountant do them? Notify that person, as you may have to do a final tax return.

The weeks/months following (continued)

When you're ready

- [ ] **Have your surviving parent call any credit cards they shared** and have your other parent removed from the accounts. You can hold off on this for at least a few weeks to settle any final bills. If you do not have another parent, you can call the companies yourself, but consult your lawyer before paying any debts. You may have to wait on closing accounts until the death certificates arrive in the mail.

- [ ] To prevent identity theft, **notify the credit bureaus of the death:** equifax.com → search "deceased relative"

- [ ] To prevent the potentially triggering and definitely annoying accumulation of junk mail in your parent's name, **fill out the forms for the Deceased Do Not Contact list:** ims-dm.com/cgi/ddnc.php

- [ ] **Follow the instructions from the DMV in your state** if your parent had a car or other vehicle registered in their name.

- [ ] I'm big on thank-you notes as a grief coping strategy; sending notes to my father's doctor's office, the staff who helped my mom with radiation, and my aunt's hospice nurse helped me channel my energy into something positive. This might not work for you, but **consider writing some thank-yous** if you think it might.

Notes

Calls, names, numbers