



WHEN SOMEONE DIES...

WHAT DO I NEED TO KNOW?

An End-of-Life Guide





Hello,

When someone dies, there is the heartbreak of the loss, and on top of that, there are more tasks and paperwork to be completed than you may realize. It's a mountain of forms, phone calls and procedures to be followed, and a series of legal, medical, and personal steps that must be taken.

This End-of-Life Guide names these steps and offers a time frame in which to complete each one. It aims to be a comprehensive list for the United States, but is in no way a substitute for professional and legal advice.

Included are various thoughts and resources that might be helpful, especially if you have time to peruse them ahead of immediate need. And if what I've included doesn't answer your questions, there are many other excellent resources available.

I encourage you to explore and find out what truly matters to you.

Warmly, Diane

**Please note: this is not a legal document. You should consult professionals as needed and a qualified tax professional regarding whether filing any income, estate or inheritance tax returns is required.*

When Someone Dies

CHECKLIST

- **Steps to Take Ahead of Time**

- Know Passwords, Usernames, PINs
- Know the Location of Important Documents
- Consider Pre-Planning Memorial Services and Obituaries
- Where Possible, Change Titles and Ownership

- **Immediate Steps (within the first 24 hours):**

- At the Last Breath – Take a Breath
- Care for the Body
- Notify Close Family and Friends
- Arrange for Care of Dependents and Pets

- **Within the First Few Days:**

- Secure the Death Certificate
- Organize Body Disposition and Plan a Funeral or Other Commemorative Event
- Locate Important Documents

- **Within a Few Weeks:**

- Notify Relevant Institutions and Authorities
- If You Have Not Already Done So, Change Titles and Ownership
- Continue to Notify Financial Institutions and Agencies
- Initiate Probate (If Applicable) and Contact Your Attorney
- Settle Debts
- Cancel, Redirect or Close Services

- **Longer-Term Considerations:**

- Close Social Media Accounts
- Legal and Financial Wrap-Up
- Handle Personal Belongings

Steps to Take Ahead of Time Before Someone is Incapacitated

1. Know Passwords, Usernames, PINs

- Document and share key usernames, passwords and PINs. Consider sharing these important items for phones, computers, electronic devices, safes, and also for apps that serve as password databases (such 1Password or LastPass).
- With this one simple step, the enormous heartbreak of lost photos, documents, emails, and valuables can be avoided.
- Whatever your phone platform, set it up for emergency contacts and name your ICE person (In Case of Emergency).
- [How to Set an Emergency Contact on iphone \(and Why\)](#)
- [How to set up Emergency Contacts on Android and iPhone](#)

We used to ask, "Where's the key to the safe deposit box?"

These days: everything is *much more complex*.

Plan accordingly. Do it today!

2. Know the Location of Important Documents

If you are dying and know it, share these ahead of time. If you are an involved family member or friend, do all you can to know where these things are located before you are on a scavenger hunt to find them.

- Find key documents, including but probably not limited to: will, trust, insurance policies, marriage license, birth certificate, social security numbers, property deeds, financial accounts, divorce or property settlement, veterans' discharge papers, most recent tax returns, and other personal records. These will be necessary for probate and estate settlement.
- There are a number of fantastic ways to help you get organized, long in advance of death. The Nokbox (which stands for "Next of Kin") says, "Leave memories, not a mess!"
- The Death Project Manager has a terrific resource called *The Mortality Workbook*
- Francesca Arnoldy offers *The Death Doula's Guide to Living Fully and Dying Prepared: An Essential Workbook to Help You Reflect Back, Plan Ahead, and Find Peace on Your Journey*

3. Consider Pre-Planning Memorial Services and Obituaries

- Everything from obituary writing to memorial services to body disposition (whether burial, cremation or other options) can be arranged ahead of time. Organizations like Join Cake are set up to guide you. They note, "We provide thousands of articles and tools designed to help you learn about and prepare for end-of-life."
- If an online resource is not your style, perhaps a book, such as one of the following, can help you as you aim to be prepared.
 - *The Art of Dying Well: A Practical Guide to a Good End of Life* by Katy Butler
 - *The Five Wishes* by Aging with Dignity
 - *Caring for Your Parents: The Complete AARP Guide* by Hugh Delehanty
 - *A Beginner's Guide to the End: Practical Advice for Living Life and Facing Death* by BJ Miller and Shoshana Berger

4. Where Possible, Change Titles and Ownership

Many if not all of these categories of paperwork can have ownership changed ahead of a death. Simple things such as access to a bank account, by adding signatories weeks or months ahead, can be a time-saver and headache-reducer if appropriate for the circumstances. Only you know what can work for your situation, but I encourage you to have these conversations and consider making changes if they work for your family structure.

- Home insurance policies
- Automobile/vehicle titles
- Deeds
- Utilities
- Credit cards
- Bank accounts
- Stocks/bonds/other investments
- Safe deposit boxes

See #12 for more resources regarding changes in titles and ownership.



Immediate Steps (within the first 24 hours)

5. At the Last Breath – Take a Breath

- It is important to know that you do not have to do anything immediately. Take a breath. Sit with your person. This is a sacred time that you will not get back. Do not rush. This is not a policy or procedure, just a heart-felt suggestion. (For more ideas on this transition time, please see the last section of this guide.)
- If under hospice care, the hospice nurse will usually confirm the death and handle initial medical paperwork. When working with hospice, they will support and assist you during this time. Do not call 911 for any reason if receiving hospice care.
- If your loved one is in a hospital or independent or assisted living home, you should learn about their procedures and policies ahead of time, if possible.
- Call 911 if the death is unexpected, and hospice has not been involved, so authorities can notify the coroner or medical examiner.

Again, slow is okay. This is not an emergency. Someone has died. Slow things down to take this in. Make space for yourself and for others to absorb this news.

6. Care for the Body

- Sacred body care refers to the thoughtful, respectful and intentional handling of a person's body after they have passed. This can involve a simple gathering of loved ones to wash, dress, sit with, or otherwise care for the loved one's body, and it may or may not have a religious context.

- Again, hospice can support you during this time. If the family has engaged a death doula, they are also available to guide you in whatever observances you wish.
- Contact the funeral home, or whatever arrangements you have planned for, to transport the body. If the person had prepaid burial arrangements, notify the funeral provider with the prearranged plan. You can continue discussing funeral arrangements at this time, or begin to do so if there was no pre-planning.
- Many regions now offer “direct cremation” in which you may not be going through a funeral home. Establish this ahead of time, so you know what you will do and whom to call when the time comes.

7. Notify Close Family and Friends

- Contact immediate family members and close friends. You may choose to do this yourself, or delegate others to contact folks as well. People you reach out to may wonder what funeral arrangements will be; if you have plans, you can share them at this time, but you may not be sure yet. Just know that the question may be asked, so be prepared with your answer, even if it is, “We don’t know yet.” The “arrangements” are a concrete piece of information that people are sometimes drawn to ask about.
- Decide if an obituary should be written and submitted to local newspapers or online platforms. Perhaps this will have been completed ahead of time. Timing is important if there is a service to be held in a few days or weeks, and you wish for it to be announced.
- Some families choose to make an announcement or post an obituary on social media or websites like CaringBridge, if that applies to the situation.
- Contact the deceased’s employer if relevant. Consider salary, vacation or sick pay owed, plus continuing health care coverage and potential survivors’ benefits.
- Contact your own employer if necessary and arrange for bereavement leave; reach out to children’s schools, if applicable.

8. Arrange for Care of Dependents and Pets

- Ensure that any minor children, dependents, or pets of the deceased are immediately cared for. Know that children grieve differently than adults, and there are many avenues of support.
- [The National Alliance for Children’s Grief](#) is a good place to start.

Within the First Few Days

9. Secure the Death Certificate

- A death certificate is a critical document, typically arranged by the funeral director, mortuary or medical examiner's office.
- Depending on the state, it may cost \$15-30 for each certified copy, and you'll need multiple certified copies (usually 10-15 or more) for legal and financial purposes. For example, banks, brokerage firms and insurance companies all require a certified death certificate for you to claim the funds connected to your loved one. If you are the one responsible for wrapping up the financial affairs, you will need several copies, and it is simplest to order multiples at one time.
- In the U.S., you can obtain a death certificate through several channels besides a funeral home. Immediate family members and the executor of the estate can request a death certificate.
 - Local or State Vital Records Office. The Vital Records Office in the state or county where the death occurred is the primary source for official death certificates. You can apply either in person, by mail, or online, depending on the specific office.
 - Online Services (Authorized by the State). Many states allow you to order death certificates online through approved vendors. Two common platforms are [VitalChek](#) and [GoCertificates](#).

10. Organize Body Disposition and Plan a Funeral or Other Commemorative Event

- Funeral homes can guide these decisions, and are typically selected locally. Many people choose their body disposition method ahead of time, including the options of cremation, burial, aquamation, green burial, or natural organic reduction.

- Officiants can be religiously affiliated or not, and many can be found through funeral homes or with an online search for your local area. Here is one article to support you in considering the right person for that service.
- For a home funeral, there are many online resources. You would typically plan for a home funeral ahead of time, not decide this at the time of death.
<https://www.homefuneralalliance.org>
- Perhaps a book will help you on your way to get organized and creative (although these are likely too dense for pulling ideas from at an emotional time).
 - “The Art of Memorializing: Memorial Services, Celebrations of Life, and Remembrances” by Barbara Okun and Joseph Nowinski. This book focuses on creating ceremonies that reflect the uniqueness of the person being honored.
 - “Creating Meaningful Funeral Ceremonies: A Guide for Families” by Alan Wolfelt. This guide from a renowned grief counselor offers a comprehensive look at planning a meaningful memorial service and offers suggestions to help families create ceremonies that are not only personalized but also aid in the grieving process.

11. Locate Important Documents

- Find the key documents mentioned above, including: will, trust, insurance policies, marriage license, birth certificate, social security numbers, property deeds, financial accounts, divorce or property settlement, veterans' discharge papers, most recent tax returns, and other personal records. These will be necessary for probate and estate settlement. As noted, the more of this paperwork that has been organized in advance, the less of a scramble at death. Many of these are not needed in the first 72 hours, but quite soon after that, you will be relieved if these documents are in hand.

Please note, if applicable to your circumstances, you will likely need the following information over and over:

- Exact name of trust
- Exact name(s) of trustees
- Exact name(s) of successor trustees
- Social security numbers for trustees
- Trust creation date
- Is trust revocable or non-revocable?
- Is trust see through or non-see through?
- TIN (Tax Number) – You can apply online at IRS.org; there are several kinds of tax numbers you can request; you can select the one for trusts and use this instead of a personal SSN. Again – consult your tax advisor.
- Death certificate

You will need the full trust documents, but the above information is information you will answer on numerous forms. Of course it will also be important to know all the assets that belong under trust.

12. Notify Relevant Institutions and Authorities

- Contact your attorney, if an attorney has been involved.
- If the deceased was a veteran, contact the Veterans Affairs office for possible benefits, including military honors.
- Notify the Social Security Administration (SSA). The funeral home may handle this, but it's important to follow up, as eligible survivors may qualify for benefits.
- Notify the deceased's employer, who can help with final paycheck, life insurance, other benefits, etc.

13. If You Have Not Already Done So, Change Titles and Ownership

- Home insurance policies
- Automobile/vehicle titles
- Deeds
- Utilities
- Credit cards
- Bank accounts
- Stocks/bonds/other investments
- Safe deposit boxes

When someone passes away, transferring titles and ownership of assets (such as property, vehicles, and financial accounts) is an important legal process. Here are some of the best "how-to" websites that provide clear guidance on handling these changes.

- Nolo's print and online guides, such as "The Executor's Guide", provide comprehensive instructions for handling various aspects of estate administration, including the transfer of assets like real estate, vehicles, and personal property.
- US Legal provides legal forms, documents, and guides for various processes, including transferring property ownership and titles after death, including Probate Property Transfer Guide: Offers details on how to transfer assets through probate.
- The Balance covers personal finance and estate planning topics, including how to transfer different types of ownership when someone passes away. Clear, practical advice focused on financial and estate planning, written in an easy-to-understand format.
- Your state's Department of Motor Vehicles (DMV) Website, because requirements vary by state, so your local DMV's website is the best place to find forms and exact instructions for transferring vehicle titles.

Within a Few Weeks

14. Continue to Notify Financial Institutions and Agencies

- Contact banks, credit card companies, mortgage companies, and investment firms to inform them of the death and stop automatic transactions.
- Cancel insurance policies by notifying life, health, and car insurance companies. Health insurers must be informed to stop coverage and, in some cases, issue final billing.
- Notify the Department of Motor Vehicles (DMV) to cancel the driver's license.
- Check with local voter registration to remove the deceased from voter rolls.
- Apply for social security benefits.

15. Initiate Probate (If Applicable) and Contact Your Attorney

- If the deceased had a will, submit it to the probate court for the legal process of estate distribution. If there is no will, the estate will be handled according to state intestacy laws.
- The executor or estate administrator will need to manage the deceased's assets, settle debts, and distribute property according to the will or state law.

16. Settle Debts

- Notify creditors, and work with the estate's executor or administrator to settle debts and close accounts. The executor of the estate will also deal with any outstanding taxes, including income tax and possibly estate taxes.

17. Cancel, Redirect or Close Services

- Cancel appointments (doctors and others)
- Dispose of unused prescription medications properly
- Cell phone account
- Subscriptions
- Mail
- Household services
- Note what may be donated or sold
 - Glasses (consider your local Lions Club), hearing aids, clothes



Longer-Term Considerations

18. Close Social Media Accounts

- Contact companies like Facebook, Instagram, Twitter, and LinkedIn to either memorialize or close the deceased's social media accounts. Each platform has a procedure for this.

19. Legal and Financial Wrap-Up

- Complete the probate process, file final tax returns for the deceased, and distribute any remaining assets according to the will or trust.

20. Handle Personal Belongings

- Sort through and distribute personal items according to the will or family decisions. This can be a very emotional process and may take time. Consider that there are many resources to support this process, including the following, and many others.
 - AARP provides a variety of tools and articles on estate planning, including how to divide personal assets fairly. They offer advice on handling disputes and ensuring that everyone feels heard. Check out their resources on [AARP's website](#).
 - "Who Gets Grandma's Yellow Pie Plate?" (University of Minnesota Extension). This resource offers a practical guide for families dealing with the emotional side of dividing personal property. It helps families discuss and decide how to allocate sentimental items, providing worksheets and tools to facilitate conversations about fairness and emotions.
 - "The Executor's Guide" by Mary Randolph (Nolo). A comprehensive legal guide for executors and families, this book covers the probate process and how to distribute assets according to the will (or without one). It offers legal insights as well as practical tips on dealing with disputes.

Now you've read about the many details...

May this complex time – filled with wide-ranging feelings and so much practical minutia – go as smoothly as possible for you. By following the steps I've outlined here, you will have a head start on managing the logistical and legal aspects of a death in the United States.

If you are interested, read the next section for additional considerations.

During this understandably difficult time, lean on professionals, such as an attorney or funeral director, to ensure nothing is overlooked. And lean on community to hold your heart.

Warmly, Diane

More about Time with the Body

*When Someone Dies a Natural Death,
How Much Time Can I Have to Sit with My Person?*

Hospice Care and Time

If the person was under hospice care, you can sit with the body for as long as you need emotionally, as the death is expected and a medical professional (usually a hospice nurse) will confirm the death. Afterward, as long as several hours later, the body is typically picked up by a funeral home or direct crematorium, depending on your arrangements. If more time is preferred, talk to your hospice nurse before the death and learn about home care options.

Cultural and Emotional Considerations for Being with the Body of Your Loved Ones

In many cultures, families prefer to stay with the body for a longer period for mourning, rituals, or spiritual reasons. In cases where this is desired:

Home wakes can last anywhere from a few hours to several days, as long as arrangements are made to keep the body cool (e.g., with dry ice) to slow decomposition. Some states have specific time limits on how long a body can remain at home. Find this out before you would like to know it.

Unexpected Deaths

For unexpected or unanticipated deaths at home, 911 must be called, but again, do not call 911 if utilizing hospice services. If with hospice, call your hospice agency. If hospice is not involved and there is a sudden death, then emergency services or a coroner will confirm the death, and the body must generally be transported within a few hours.

Local laws often require that within 24 to 72 hours, a death certificate be filed, and the body is transferred to a mortuary or cremation service. If possible, find out what you need to know and what will support you and your family before you need to know this information.

Legal and Practical Timeframes

- **Body Decomposition**

- If not embalmed or refrigerated, decomposition will begin within 24 hours, especially at room temperature, and noticeable changes occur within 3 to 5 days.
- For practical reasons, it's advised to transfer the body within 24-48 hours to prevent decomposition, unless special arrangements are made.

- **Local Regulations**

- State and local laws dictate the maximum time before the body needs to be transported to a funeral home or crematorium. Typically, this is within 24-72 hours, depending on the state. You can learn more about this ahead of time if it is important to you.
- In some cases, religious or cultural practices might allow for an extended period with the body (e.g., home funerals). Special arrangements, such as the use of dry ice, may be utilized to preserve the body longer.

In conclusion, you usually have a few hours to up to a day to sit with the body, depending on the situation, and longer if you're using refrigeration or dry ice. However, it's essential to contact the proper authorities within a timely manner to ensure that legal and health regulations are followed.

More about Sacred Body Care

A Lost Art That Is Being Reclaimed

In early America, death and body care were typically handled by family members and close friends at home. This was a deeply personal and communal process, where loved ones would care for and prepare the body for burial. The preparation of the body often included washing and dressing it in clean clothes or a burial shroud. This act was both practical and symbolic – the cleansing of the body before burial.

After the body was prepared, it would typically remain at home for a wake or vigil, allowing family and community members to visit, pay respects, and say goodbye. Death was seen as a natural part of life, and care for the body was seen as both a duty and a final act of love.

Today, many families and individuals seek to reintroduce this simple, sacred tenderness back into death care, whether through religious or spiritual rituals, or by engaging in personal and intimate forms of body care. Sacred body care practices vary widely based on cultural and religious backgrounds. For example, in many Indigenous communities, sacred body care involves specific rituals tied to spiritual beliefs, while in Jewish and Muslim traditions, the body is washed, wrapped, and buried quickly as part of religious customs.

Sacred body care at death refers to the thoughtful, respectful, and intentional handling of a person's body after they have passed, focusing on honoring the individual's life and humanity rather than on religious or spiritual rituals. This practice is often seen as a way to provide dignity and care at a time when the person can no longer care for themselves, emphasizing the connection between the living and the deceased.

Here are some ideas for how that might look:

1. Washing the Body with Care

The body is gently cleaned and washed as a final act of respect. This can be done by loved ones or trained professionals such as hospice workers or death doulas. The cleansing process can be seen as a symbolic way of honoring the person's life and preparing them for their next journey. Warm water and soft cloths are typically used, and care is taken to treat the body with tenderness.

2. Dressing the Body

After washing, the body is dressed in clothes chosen by the deceased (if pre-planned) or by family members. These might be favorite items or simple, comfortable clothing that the deceased wore in life. The process of dressing the body is done with mindfulness and love, reflecting the connection between the deceased and those preparing them.

3. Anointing or Applying Oils

Essential oils or natural lotions can be applied to the body as a final gesture of care. This can be done for the calming scents, to soothe the skin, or as a symbolic act of nourishment. Oils such as lavender, chamomile, or sandalwood are often chosen for their soothing properties.

4. Sitting Vigil

After the body is prepared, some families may choose to spend time with their loved one, sitting in quiet contemplation or sharing stories about the person's life. This allows for closure and gives loved ones a chance to say their goodbyes in a peaceful environment.

5. Wrapping or Covering the Body

The body may be gently wrapped in a shroud or covered with a blanket or cloth, which could hold sentimental value, such as a favorite quilt. This practice is a final step in the physical care of the body, and it can also serve as a way to signify that the person has completed their journey in this life.

6. Personalizing the Process

Families or caregivers can personalize the experience by incorporating rituals that reflect the person's values and life experiences. This might include playing their favorite music, displaying meaningful objects, or placing flowers or mementos around the body. It's a way to honor the person's individuality and make the process feel personal and intentional.

7. Emotional and Mental Care for Caregivers

The process of caring for a deceased loved one can be emotionally intense. Those involved are encouraged to take breaks, talk about their feelings, and acknowledge the emotions that arise. This helps ensure that the caregivers are supported through the process and that the death care is a meaningful experience rather than just a task.

In sacred body care at death, the focus is on mindfulness, respect, and honoring the person's life, creating a moment of peace and reflection. Whether tied to religious beliefs or undertaken with a secular sense, it remains a profound and meaningful way to mark the transition from life to death.