Bereavement Services

After death checklist for survivors

Plans change when a loved one dies. Without a concrete list, it is typical to stumble through the first months of your new life developing your own strategies in order to do what needs doing. The other option, of course, is to be so overwhelmed that little gets accomplished. You will be in this place of developing new systems too, and it is for this reason that we offer you a checklist. It is intended to help with things like dealing with the death certificate. Acquiring death certificates issued by the hospital and delivered through the funeral home or cremation society (20 of them) is a sacred reflection of the fact that you are—and will always be—bereft of your loved one. But it is also a functional tool needed to move forward. You will need to get past the sentimentality far enough to see the long blue-green page with its raised seal as a key to make things happen. It may seem that everyone except the barista at Starbucks will want an original proof of the death of your loved one. After awhile you might decide to keep a few copies in the glove compartment of your car. Yes, really. It saves quite a few return trips to the craziest places. You will develop ways that work for you to make sense out of much the chaos. Have someone supportive accompany you when you need to go to the bank, DMV or an attorney’s office. Take a notepad; ask as many questions as you can think of and have someone else record the answers for later review when you are thinking more clearly.

The death of a loved one is rarely a single event. Typically it is a season of gradual awareness and gnawing fear. The rebuilding of life in the wake of dying and death is similarly a collection of realities, awareness and rebuilding. It is our hope that this checklist will help you to be pragmatic in the midst of being appropriately sentimental. This is a very difficult season—a grieving soul needs to mourn the part of the world that stopped, and at the same time, the survivor needs to accomplish tasks for the part of the world that goes on. Hopefully, finding easier ways to identify and manage some of these issues will help you transition to your own new normal. So, just as you will break down the tasks one-by-one and step-by-step, let’s deconstruct the whole idea of a checklist (the List).

After-Death
When your loved one is terminally ill, it is difficult to think of life without them. It is difficult because of the parts that are imaginable: all the tasks that will need to be learned like paying the bills, cleaning the gutters, tending the flowers, and honoring the grandchildren’s birthdays and grocery shopping. And it is maybe even more difficult because of the parts that could never have been imagined: how terribly long some of the evenings would stretch, the ache for just one more glimpse of that impish grin with its deep dimples, one more hearing of the heartfelt “I love you” and one more dance. If it was your spouse who died, you could have never imagined how it would feel to go without them to weddings, funerals and formal events, or to be the 3rd, 5th or 7th at a gathering of couples. You will covet the gentle care of remaining family and friends, but it is normal to wish that your loved one’s absence were not so conspicuous and their memory so raw for everyone who knew them. Still, the “after-death” part does indeed come. Priorities shift instantly from the care of a loved one and a desire to simply be present with them to the responsibilities of winding down their affairs. Waves of the reality of loss roll in and out—mostly in. Those waves force unsteadiness in even the
most sure-footed people. Still, there is no way to keep the water line and splash residue from making your situation apparent to perfect strangers. And sometimes those strangers are perfect simply for that fact. They don’t know that you are suddenly and irrevocably different and so they treat you normally. What a lovely luxury—a glorious pretense.

The List is organic, changing, bulging shrinking and morphing as days fill weeks and those weeks stack into months that will someday, likely very far from today, be our history. Everyone is different, “unique in all the world,” as Saint-Exupery’s Little Prince proclaimed. You will need to tackle the “to dos” in ways that suit you. What we are offering is intended only as a guide. You don’t need to change the title on a car you don’t own and much that is unique to you will not be on this paper. This List will omit some elements of singular importance like “make sure cousin Tom gets the ugly dark lamps before someone puts them at the curb” or “hire a teenager to mow the lawn.”

The List is also a paradox. While daunting at times, it serves to impose a form on the griever’s days and allows the brain to attend to something other than raw pain. Sometimes the List is overwhelming. Sometimes it is an almost welcome diversion. It provides a reason to plow through a day heavy with grief without needing to deny the powerful sense that there is a part of self that is always and everywhere mindful of the loss of a loved one.

Checklist
Once you get yourself past the length of the List provided here, it is our hope that you will indeed find it helpful. Some of you are organized by temperament or are grieving the loss of a loved one who anticipated many of the mechanical tasks by addressing these before his or her death. For you, this checklist can serve as a reminder of how well you were cared for and as an affirmation that you are on track. Many others of you, by nature and experience, could never have imagined all that would need to be done after the focus of tending to your loved one is over. Wasn’t that supposed to be the end? Wasn’t this supposed to be the time to grieve? Well, yes, but this is part of that process. You are moving from a season that was centered on your loved one to a season that is centered on you.

The List is really part of the bridge between your loved one and you. At once you are ending a loved one’s attachments to life on this earth. That can bring up all sorts of feelings. Your heart might ache as the DMV office changes the title on the car you will then sell. You might resent needing to tell the social security office that your loved one is dead and filing all the papers they ask of you. Canceling subscriptions to magazines might leave your chest tight now even though you had formerly thought of them as simply junk mail. But you are still here and if you are faithful with these tasks you will begin this next phase of your life on this earth held steady in part by these very same attachments. Your loved one indirectly, or not, has entrusted to you a legacy. On this legacy you will stand more assuredly to claim your place in this world. Work through the checklist. Steady your footing. Stand tall. You are getting there… wherever “there” is for you.

For Survivors
Survivor is such a loaded word. It hints at the tragedy that rests squarely on your chest. It clearly identifies the ones still living and moving and having their earthly being. This List was created for you who have lost your loved one. It is a nod to the reality that you have much to do in a season where it can be difficult
to corral your thoughts and your energies, and when your days seem hopelessly fragmented. On the other hand, it seems to imply some sort of victory, and right about the time you have lost your loved one victory seems a long way off. Surviving in this early stage is much more about getting out of bed and climbing back into it, ingesting some food and feeling nauseas, accomplishing some task and getting nothing done, crying and being stoic, wishing all the people would go away and being terrified about the time when they will go back to their part of the real world.

In spite of the bouts of desperate loneliness, you are not alone. And you do not need to tackle the List alone. In fact, the List is a wonderful tool to share with all those well-meaning people who ask if there is anything that they might do for you. Check the list—there are TONS they can do, so don’t be quick to say “No, but thank you so much for offering.” Instead practice saying, “I am so sad and so overwhelmed. Would you be willing to look over this list with me and see if there is anything here that you might be able to do? I would be so grateful.” If the old adage that many hands make light work is ever true, it is true now when you are not 100 percent yourself. Delegating these tasks is also a way for you to let others help you for their sake. We all need to be needed. So do your friends a favor and give them something useful to do. After all, you can only freeze so many lasagnas.
# After Death Checklist for Survivors

**Important Contact Information**
- Accountant: 
- Attorney: 
- Banker: 
- Broker: 
- Insurance Agent: 

**Shred Identification Cards** (Passport, S.S. Card, Credit Cards, Voter Reg., Driver’s Lic., Military ID., Etc.)

**Personal**
- Birth Certificates
- Marriage Certificates
- Death Certificates (At least 20 copies)
- Citizenship
- Children’s Documentation

**Legal**
- Powers of Attorney for Finances
- Divorce/Separation Papers
- Guardianship of Minor Children
- Will
- Trust

**Insurance Policies**
- Life
- Health
- Long Term Care
- Auto
- Residential

**Government Benefits**
- Social Security
- Social Security Disability Insurance
- Military Benefits

**Financial**
- Checking Accounts
- Savings Accounts
- Credit Cards
- Deferred Compensation Payments
- Disability Reimbursements
- List of Investments
- Loans
- Pension
- Retirement Benefits
- Safe Deposit Box & Contents
- Stocks & Bonds
- Tax Returns
- Trust agreements

**Residence**
- Mortgage/Title/Lease Agreements
- Other Personal Property (i.e. boat, 2nd home, etc.)
- Utilities
- Cable Company

**Automotive**
- Title
- Loan

**Other:**

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There are many tasks that must be addressed following the death of a loved one. This checklist is offered as a starting point for organizing your loved one’s affairs. Please feel free to use the back of this page to customize your checklist.