

**Tell the Medical Team.** Inform all medical settings where this person was a patient -- Doctors, dentists, therapists, and any other Health care specialists.

**Notify the post office.** Use the forward mail option. This will prevent piled up mail from attracting attention. Mail can also inform you about subscriptions, creditors and other accounts that need to be canceled. It can be a treasure trove of information.

**Close credit card accounts.** For each account, call the customer service phone number on the credit card, monthly statement or issuer's website.

**Notify credit reporting agencies.** To minimize the chance of identity theft, provide copies of the death certificate to the three major firms: Equifax, Experian, and TransUnion -- as soon as possible so the account is flagged.

**Cancel driver's license.** Clearing the driver's license record will remove the deceased's name from the records of the department of motor vehicles and help prevent identity theft. You may have to visit a customer-service center or mail a copy of the death certificate.

**Cancel email and website accounts.** It's a good idea to close social media and other online accounts to avoid fraud or identity theft. The procedures for each website will vary. For instance, Google Mail (Gmail) and Facebook will ask you to provide a copy of the death certificate, and other detailed information.

**Cancel memberships in organizations**  
Did they belong to a club, veteran's group, church, society, or other group?

**Contact a tax preparer.** A return will need to be filed for the individual, as well as for an estate return. Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death. If you don't set up anything before your passing, your accounts will go *to probate* and be distributed according to your state's laws.



*forget me not*

*Finalizing all of these details from a person's life is not an easy task. Ask for help, delegate when possible, and give yourself permission to remember, honor, and reflect on your Loved One's unique life and legacy.*

## Dementia Caregiver Resources, Inc.

&

Felix Flamingo



*Things to do when  
a Loved One Dies*

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**Life is challenging** - and when death steps in, things can get out of control. We are full of emotions, pain, and may become numb. There are many things that will need to be done immediately, and some that will just have to wait until things settle down and you gather your strength back.

When a loved one dies, you might face the overwhelming responsibility of closing out the person's life. There are many things to attend to. You may need to arrange for a beautiful tribute; look over financial accounts, cancel a gym membership, sell a home, access a bank deposit box, sort through their possessions, find a will, and so much more. Sometimes delegating these things to other family members, friends, and professionals is the best way to get through the many layers of this person's life and final wishes.

We applaud those who realize they are not immortal and who take the time to see an Elder Law attorney to create special estate planning paperwork and final wishes. They also may have a pre-paid funeral arrangement; special charity; and have even written their own obituary with special instructions for the service.

✓ We all may want to consider creating a binder and putting necessary documents in it and keep it in a safe but accessible place.

→ **Not in a safe deposit box** –

There may be no way to get into the box if no one else has the key. Families or guardians may not even know there is a box. You may have to get a court order and arrange for other legal procedures in order to access the box and its contents.

This is a checklist of things that you may have to do or accomplish over the next several months after a person dies. Some agencies and companies will require a death certificate, and some agencies may have to be notified immediately in order for the family to survive or if there are other persons in the household who have special needs.

There are a lot of items to consider ensuring that all of the things in an estate are settled and finalized. Surprises in the form of hidden debts and other financial 'secrets' that show up months later can be devastating and create more burdens on a grieving family.

#### **Contact Government Agencies**

Call Social Security to alert them. Was the deceased receiving any pension or benefits (insurance, etc.) from any federal, state or county agencies?

#### **Items you may Need to have or Find**

- Death certificates (Certified Copies)
- Social Security card
- Marriage certificate
- Birth certificates
- Birth certificates for any children
- Insurance policies
- Deeds and titles to property
- Automobile title and registration
- Stock/Bond/Mutual Fund Certificates
- Any Banking /financial Information
- Honorable discharge papers for a Veteran (DD-214); VA claim number
- Income Tax & W-2 Forms
- Loan & Installment Payment Information

**Secure the property.** Lock up the person's home and vehicle. Is the car parked in a secure and legal area? Will the home be vacant? If so, you may want to notify the police (call the non-emergency number), landlord or property manager. Have someone care for pets until a permanent arrangement is made. Is the refrigerator cleaned out? What about pest control, lawn care, electricity, and community fees, etc.?

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