Daughters of Naomi

After the Funeral

The first 30 days of paperwork, one task at a time.

If you are feeling overwhelmed by the sheer volume of it, give yourself grace. You are doing hard things in the hardest season. Take it one task at a time. One day at a time. The paperwork will get done. It always does. — *Becky*

THE FIRST WEEK

Date done

- ☐ **Order 10 to 15 certified copies of the death certificate.** The funeral home can usually order them for you. You will need more than you expect for insurance, banks and legal matters.
- ☐ **Find the original will** and your parent's file box, if there is one. Note the attorney who prepared the will.
- ☐ **Notify Social Security** (1-800-772-1213). The funeral home often reports the death, but confirm it. Benefits paid after the date of death may have to be repaid.
- ☐ **Secure the house and car.** Lock up, collect the mail, and keep utilities and insurance active for now. Tell the home insurer if the house will sit empty.
- ☐ **Make a list of automatic payments** coming out of your parent's accounts, so nothing is canceled before it's moved.

WEEKS TWO THROUGH FOUR

Date done

- ☐ **Ask whether probate is required.** If there is no real estate, it may not be. If the estate is complex (significant assets, property in more than one state, business interests, contested beneficiaries), consult a probate attorney.
- ☐ **Notify banks and financial institutions.** If automatic payments come from an account, keep it open until they are transferred or canceled.
- ☐ **Notify insurance companies** (life, home, auto) and start any life insurance claims.
- ☐ **Notify any pension, Medicare supplement or long-term care insurer.** For a veteran, ask the funeral home or the VA about burial benefits (you'll need the DD-214).
- ☐ **Cancel services:** phone, utilities you no longer need, subscriptions and identity theft monitoring.
- ☐ **Close or memorialize digital accounts:** email, social media, and accounts like Amazon or PayPal that may hold balances or keep charging.

Questions for the attorney, the bank or the funeral home:

WHO I'VE NOTIFIED

Keep track of every call and letter

Death certificates ordered: _____ Executor / administrator: _____

Organization	Phone / contact	Date	Cert sent	Notes / reference #
Social Security			☐	
Funeral home			☐	
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Tip: keep a folder with copies of everything you send and the name of everyone you speak with. This guide is for organizing, not legal advice. Laws vary by state.

WHEN THE HOUSE GETS QUIET

After the funeral is over and the friends have gone home and the casseroles stop arriving, you will find yourself in a new kind of quiet. This is grief. And it deserves to be honored rather than hurried. Do not perform wellness for the people around you if you are not well.

1. **Let people in.** If you have a trusted friend who will simply sit with you, not fix anything, just be present, let them come. Accept the meals. Accept the company.
2. **Write.** Keep a journal during this season: your prayers, your anger, your memories, your gratitude. Later it becomes evidence of how God was present even in the hardest days.
3. **Find community.** Grief is not meant to be carried alone. Your church may have a grief support group or counseling ministry.

When grief needs more than time. If months have passed and grief is tightening its grip instead of loosening it, if sleep, eating or daily life are slipping away, please reach out to a grief counselor. Your doctor can give you a referral. If you ever have thoughts of harming yourself, call or text **988**.

What I want to remember about them:

"Grief is not a problem to be solved.
It is a passage to be walked."