

Navigating Practical Matters After the Death of a Loved One

Supported by the Lauri S. Bauer Foundation for Sudden Loss



During the emotionally challenging period following the death of a loved one, there are many decisions to make, people to notify and details to organize. Some of the items listed below will not be applicable to you, based on your relationship to your loved one, their age, stage in life, and their experiences during their lifetime.

Please note that this checklist should not be construed as legal or financial advice - all legal matters should be confirmed by an attorney and all financial matters should be confirmed by a financial advisor.

PERSONAL CONSIDERATIONS – TAKING CARE OF YOU

- Who do you need to be with you during this time? Who will provide you support? It's okay to ask for help.
- Who can help you finalize plans and determine what customs and Jewish traditions to follow? This could be a family member, a friend, a rabbi or a cantor.
- Who can you ask to help you make phone calls, communicate electronically to share news of the death, to help coordinate out of town travel arrangements and/or organize meals for shiva? This could be a relative, friend, neighbor or someone from your synagogue.
- How do you wish to mourn? You may not know the answer to this question at this time, but it's important to remember that everyone mourns differently. You'll mourn in your own way and at your own pace.

IMMEDIATELY FOLLOWING THE DEATH

- Keep a notebook or pad of paper with important notes and phone numbers.
- Did your loved one pre-arrange their funeral plans? Or will you choose a funeral home and make the funeral arrangements? A funeral director can guide you through the considerations and decisions to be made, help you write and place an obituary, obtain death certificates and more. A list of Jewish funeral directors/homes can be found in JUF's [Guide to Living Jewishly in Chicago](#).
 - If the death occurs in the hospital or health care facility, the doctor will certify the death and you will be asked to contact a funeral director so that they can arrange to transport the deceased.
 - If your loved one was under medical care and the death was expected, call your loved one's doctor or the hospice team (if there is one) to notify them and ask if they will certify the death, after which the funeral director should be contacted.
 - If the death was unexpected, you will first need to call 911.
- Notify immediate family and close friends.
- Arrange for care of dependents and pets.

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- Contact your rabbi or cantor. If you are not affiliated with a synagogue and you wish to speak with a rabbi, you can reach out to the [Chicago Board of Rabbis](#) or the [Chicago Rabbinical Council](#). Local Jewish funeral homes also have lists of available rabbis.
- In coordination with your clergy, the funeral director and the immediate family, settle on a date, time and location for the funeral and *shiva*. Determine who will speak at the service to eulogize your loved one and who you want to ask to serve as pall bearers.
- If your loved one lived alone, be sure their residence is locked and valuables are secured. Ask a friend or neighbor to check daily for mail, newspapers and packages until you make other arrangements.
- If you need assistance to pay for the funeral, ask your rabbi and the funeral director about Jewish communal resources.
- If your loved one was a veteran, inquire about possible benefits through the [US Department of Veteran Affairs](#).
- Many families wish to designate one or more institutions to receive donations in memory of their loved one. If you choose to do so, notify the funeral director so that the information can be included in funeral announcements.
- Many funeral homes have the technology to livestream the funeral service for family and friends unable to be at the service in person. Ask the funeral director to share information about the livestream in the funeral announcements and to share with you a list of those who view the funeral via the livestream.
- Ask friends to help you notify extended family, friends and others of the death, the funeral and plans for *shiva*, and to help with coordinating *shiva* meals. If you wish, share the information on social media, or ask others to do so. Many synagogues have caring committees that can help with these tasks.
- If your loved one was employed, notify their employer.
- Locate the Last Will and Testament, if possible and if there is one, and notify the executor.

WITHIN THE FIRST MONTH

- Confirm long-term arrangements for dependents and pets.

Locate the following financial and legal documents, if applicable, that will be necessary to complete tasks in the days and weeks to follow:

- Death Certificates (often supplied by the Funeral Director)
- Last Will and Testament
- Trust
- Social Security card
- Driver's License or State Identification Card
- Passport
- Marriage Certificate
- Divorce papers
- Birth Certificate of the deceased and dependents

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- Insurance policies: Life, Health, Automobile, Homeowners
- Automobile title and registration papers
- Stock Certificates
- Bank account information and safety deposit box information
- Loan information (House, Automobile, College/Graduate School)
- Credit Card account information
- Deeds and Titles to real estate and personal property
- Honorable discharge papers for a veteran and/or Veterans Administration claim number
- Recent income tax forms and W-2 forms
- Passwords for online accounts (if your loved one did not leave a list of online accounts and passwords, you'll need a copy of the death certificate to close or change accounts).
- Contact the executor of the will and your attorney to discuss next steps. Share information about all accounts, outstanding bills etc. with the executor.
- If you are to inherit funds, contact your financial advisor for guidance. If you receive public benefits, consider speaking to a lawyer before accepting the distribution.
- Contact Social Security office. The funeral director may contact Social Security on your behalf. If not, call 1-800-772-1213 to stop benefits for your loved one. You can also inquire about eligibility for benefits for the surviving spouse and dependents.
- Contact Medicare. Social Security will notify Medicare of the death, however if your loved one was enrolled in Medicare Prescription Drug Coverage (Part D), Medicare Advantage Plan or Medigap you will need to cancel these plans. The phone numbers are located on the plan membership card.
- If your loved one was working at the time of death, contact the HR department to inquire about employee benefits such as the final paycheck, life insurance, and pension benefits for a surviving spouse or dependents. Discuss a timeline for retrieving personal items from the office and/or returning items at home to the workplace (e.g., computer or files).
- If your loved one received a pension, notify the pension company to stop payments and inquire about benefits for a surviving spouse and dependents.
- Contact your loved one's life insurance company to file a claim form on behalf of the beneficiaries and ask for unused premiums to be returned.
- If your loved one was a Holocaust survivor who received monthly checks from the German or Polish governments, contact the offices noted on their pension correspondences to notify them of the death and to inquire about benefits for a surviving spouse and dependents. If the deceased received payments through the Claims Conference, notify the Claims Conference. If you need assistance, contact Holocaust Community Services at CJE SeniorLife at 773.508.1004.

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- If your loved one lived alone, visit the apartment or home.
 - If the apartment or home was rented, notify the landlord and discuss the timeframe to fully empty out the residence and end the lease.
 - Clean out the refrigerator. Throw away open containers and expired items. Take home or donate closed items that have not yet expired.
 - Scan the home and make a list of services that will need to be canceled, for example cable tv, telephone, and internet.
 - Arrange to have mail forwarded through the United States Postal Service.
- Contact your loved one's insurance companies (health, dental, auto, rental) to stop coverage and ask for unused premiums to be returned.
- Check incoming mail for information about subscriptions, bills and services that will need to be notified, cancelled/or paid.
- Close credit card accounts. (Keep records of accounts you close and inform the executor of any outstanding balances on the cards.)
- If your loved one volunteered regularly, notify the organization.
- Cancel any upcoming doctor appointments.
- Cancel mail-order prescriptions.

WITHIN THE FIRST 6 MONTHS

- Begin the process of going through your loved one's personal belongings. Consider making three piles: one to keep, one to give away, and one "not sure." Ask other family members to help. Think about setting aside items like a special piece of clothing, watch, favorite book, or picture to give to children or grandchildren as personal reminders of your loved one.
- If your loved one lived alone, begin the process of cleaning out their residence. In addition to their personal items, what furniture and household items do you want to keep, sell or donate? If they owned the house or apartment, consider whether to sell or rent the property and your timeframe for doing so. Consider contacting a real estate agent for assistance.
- Write thank you notes to those who made donations in memory of the deceased, contributed to shiva meals, and attended the funeral.
- Cancel your loved one's cell phone account.
- Review credit card statements for memberships such as health clubs and subscriptions and other services that need to be canceled, including newspapers, streaming accounts like Netflix or Disney+, iTunes, etc.
- Review and close email and social media accounts or turn social media accounts into memorial accounts with the word "Remembering" in front of your loved one's name.
- Review online cloud storage accounts and determine what to do with pictures, files, etc.
- If your loved one was the primary account holder on utility bills in a shared household, contact utility companies to remove their name as the account holder and list the accounts in the name of another adult still living in the residence.

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- Consult your attorney about changes you might need to make on any trusts, your will, power of attorney for legal matters and advance directives. [CJE SeniorLife](#) can also be helpful as you think through these decisions.
- Check on changes you might need to make to your health insurance as well as your life, car, and homeowner's insurance.
- Contact your accountant or tax preparer for advice on handling the final income tax return.
- Remove your loved one as a beneficiary on any legal and financial documents such as insurance policies and investment or banking accounts of other individuals. Consider adding other beneficiaries. If your loved one was listed as an agent for you, contact an attorney to re-draft your documents listing a new agent.
- Remove your loved one's name on any jointly held bank accounts, credits cards etc.
- To prevent identity theft, send copies of the death certificate to the three major firms: [Equifax](#), [Experian](#) and [TransUnion](#) and cancel your loved one's Driver's License with your state DMV.
- Consider when you wish to schedule the unveiling and what wording you would like engraved on the stone. Be in touch with the funeral home and cemetery to order the stone and schedule the unveiling.

We extend our condolences to you at this difficult time and hope that this checklist helps to guide you in the aftermath of your loss. Please do not hesitate to reach out to us with questions or for additional support at [JCFS Illness, Loss & Grief Services](#) or call 855.275.5237.