FREE FROM IN GOOD ORDER · KEEP AND SHARE

When someone dies: the first days, in order

Almost nothing is as urgent as it feels. Slow is fine. Documented is everything. Not legal advice; rules vary by state.

Right away

- [ ] **Get legal pronouncement of death**
  Hospital/hospice handles it; at home unattended, call 911. The funeral home guides what's next.
- [ ] **Order 10–15 certified death certificates**
  Via the funeral home is easiest. Nearly every institution wants one; running out mid-process stalls everything.
- [ ] **Secure the home, car, pets, and valuables**
  Lock up, lights on timers, empty the fridge, collect the mail — and keep collecting it; it's your account-discovery tool.
- [ ] **Keep their phone and email alive and paid**
  Bills, statements, and login codes arrive there. Don't cancel the plan.
- [ ] **Don't rush the house or the stuff**
  Nothing about property is urgent this week. Grief plus haste is how heirlooms get lost.

First two weeks

- [ ] **Find the will or trust**
  Safe, filing cabinet, safe-deposit box, or the drafting attorney. It names the executor — the person the rest of this list belongs to.
- [ ] **Notify Social Security (funeral home often files SSA-721)**
  Payments for the month of death get clawed back automatically — don't spend them, don't panic.
- [ ] **Call the probate clerk's office**
  Ask: does this estate need probate here, and what are the filing steps? Free question, huge clarity.
- [ ] **Start a call log — today, not later**
  Every institution call: date, rep name, what they said, what they promised. Reps contradict each other constantly; your log is your protection.
- [ ] **Save every receipt you personally pay**
  Death certificates, travel, postage. It's usually reimbursable from the estate — but only if documented.

Weeks two to four

- [ ] **Hunt for accounts before notifying anyone**
  Mail, email, last two tax returns, credit reports. Freezing happens on notification — know the full map first.
- [ ] **Get an estate EIN (free, irs.gov) + estate bank account**
  Estate money never mixes with yours.
- [ ] **Cancel the bleed, keep the essentials**
  Subscriptions off; utilities and homeowner's insurance ON at any empty property (tell the insurer it's unoccupied).

> **Don't pay the deceased's debts yet** — and never from your own pocket. If the estate might owe more than it owns, the payment order is set by law. That's a lawyer question.