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Featuring A Guide to Getting Affairs in Order

Protect your families and loved ones by writing down where you keep your important documents and what your last wishes are. **Simple and easy to use**

4 COMMON MISTAKES TO AVOID WHEN PEOPLE DIE

Mistake #1 – Attempting to do everything by yourself
Coping with the loss of a loved one is difficult. It helps if you are able to delegate to friends and family, and most will appreciate being able to help in some way.

Mistake #2 – Thinking you will remember everything!
Use a spiral notebook to make notes of phone conversations, the people who come by, any advice you might want to follow, who is doing what, any questions that come up, phone numbers, etc. Also keep a running list of the gifts, flowers, food, brought by others so you can thank them later. Keep the notebook with you so you can make notes wherever you are. It is most helpful to have everything written in one place.

Mistake #3 – Going to the funeral home by yourself when making those final arrangements, UNLESS the deceased has written out exactly what they would like.

There is a sense of urgency to pick everything out, and so much to think about! Most people are too distraught to make good decisions without being able to talk it out with someone else.

Mistake # 4 – Leaving the deceased's home unprotected.
Unfortunately, there are those who look for the opportunity to burglarize someone's residence, especially during a funeral.

CHECKLIST OF WHAT TO DO

This is a guideline to follow to help you know what you need to do in the first few days after someone dies. Use this checklist to keep track by placing an "X" in the box when the task has been completed.

- Notify family and friends. You may want to consider having family members contact others to save yourself some time on the phone during a stressful period. Also, the Red Cross will help notify family members if the deceased was in the military or if the relative to be notified is in the military.
- Look for instructions which the deceased may have left regarding preferences for funeral and burial or cremation arrangements. If there are no instructions, or if the funeral arrangements have not been prearranged, then contact a local, reputable funeral home or mortuary for assistance. If the deceased was in the military or is the spouse or dependent child of a person in the military, contact the VA cemetery or VA office. There may be burial benefits. The mortuary will call the VA at your request.
- If no one is staying at the deceased's residence;
 - Evaluate the need for security
 - Cancel or rearrange home deliveries?
 - Make arrangements for the mail. The Post Office will hold mail for 30 days, or submit a request to forward the mail.
 - Find perishable property (food, plants, etc.), arrange for care or disposal
 - Arrange care for pets, if any
 - Arrange for someone to house sit during the funeral to guard against break-ins.
- Make the final arrangements for the deceased's body (burial or cremation) and all the details that go along with either one of those. Ask a trusted friend or family member to go with you to the funeral home or mortuary to advise and support you.
- The most common and quickest way to obtain death certificates is through the funeral director. Order more copies than you think you may need – ten (10) to twenty (20) is not too many in most cases. In order to know how many to order, you should estimate the number of different assets held by the deceased or institutions that will require a death certificate. And consider any family members who may want a copy. If you do not order enough, you can get more death certificates later through the Vital Statistics Department in the county where the death occurred.

- Contact the Social Security Administration and any other government agencies or benefit program that may be making payments to the deceased. For Social Security benefits, call the Social Security Administration immediately. Call (800) 772-1213. Be prepared to identify the deceased's
 - Relationship to you
 - Social Security number
 - Date of birth
 - Date of death
 - Place of death
 - Surviving spouse or next of kin
 - Medical history that bears on whether the death is service related or not

- Write an obituary notice and post it in the local newspaper, or wherever appropriate.

- Plan the funeral or memorial service; including who will lead the service, who will give the eulogy, etc.

- Keep records of all payments for funeral and other expenses

- Locate safe deposit box(es); follow safe deposit box procedures

- Locate the deceased's original will, codicils, trusts

- Contact Attorney regarding estate matters

- DO NOT pay any of deceased's debts until attorney discusses with family or executor.

- Locate Life Insurance Policies and call for claim forms

- Contact CPA regarding tax and accounting matters

- Locate all paperwork regarding finances

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