



The First 72 Hours

A Faithful Guide For Widows

Helping Widows Get Their Lives Back

*"The Lord is close to the brokenhearted
and saves those who are crushed in spirit."*

— Psalm 34:18

THE NATIONAL WIDOWS ASSOCIATION

Version 1

A Letter To You, Dear Sister



If you are reading this, you have just experienced one of the deepest losses a person can know. We are so sorry.

You do not have to figure out everything today.

This guide was created to give you a clear path through the next few days. Take what helps. Leave what does not. There is no right way to grieve.

If you can, ask a trusted family member or friend to sit with you and go through this together.

This is not a list to do alone. Two heads, two hearts, and an extra pair of hands will help you carry what is in front of you. There is no shame in asking. There is wisdom in it.

Print this guide. Keep it visible. Cross off items as they are completed. Even a few checkmarks will help you feel less lost.

We have walked this path with many widows. We are walking it with you now.

With prayer and care,

The National Widows Association

On behalf of the founder, Darlyn C. Turner

How To Use This Guide

This guide is organized by time — Day 1, Days 2–3, Week 1, Weeks 2–4, and Month 1. You do not have to do every item on every page. Read what applies to where you are right now. Come back to the rest as you are ready.

Right Now: Before Anything Else



Take a slow breath.

You do not have to make any major decisions today.

If you can:

- Drink a glass of water
- Sit down somewhere safe
- Let someone you trust be with you
- Pray, even if it is only one word

Nothing in this guide must be done in the next hour.

Read at your own pace. Move at your own pace. Your only job right now is to breathe.

A Prayer For This Moment

Father, I do not know how to do this.

I do not know what comes next.

I do not have the strength I need.

But You promised to be close to the brokenhearted.

So I am asking You to be close to me right now.

Carry what I cannot carry.

Show me the next small step.

Send me people who will help.

And help me to rest, even in this.

In Jesus' name, amen.

Day 1 — Today



Focus: Stabilize. Notify. Rest.

People to call (or ask someone to call for you):

- Closest family members or one trusted friend who can help coordinate
- Your pastor or spiritual leader, if you have one
- A neighbor or friend who can be physically present with you

If your husband passed at home:

- The appropriate authorities and a funeral home should be contacted

If he passed at a hospital, hospice, or care facility:

- They will guide you through the immediate next steps
- Ask for a printed copy of any paperwork they give you

- **Do not sign anything today** that is not absolutely required.
- **Do not make any major financial decisions today.**
- **Do not give out your Social Security number, bank information, or credit card number** to anyone who calls you.

Care for yourself today:

- Eat something, even if small
- Drink water
- Try to rest, even if you cannot sleep
- Let someone you trust answer your phone and door if possible
- Let yourself cry. Let yourself sit quietly. Both are okay.

Notes from today:

Days 2–3 — The Funeral Home



Focus: Funeral planning. Documents. Communication.

When you meet with the funeral home, **bring a trusted person with you.** Ask them to take notes. You will not remember everything that is discussed.

■ **CRITICAL: Order 20–25 certified copies of the death certificate**

This is one of the most important things you will do in your first week. Most widows underestimate this and end up paying extra to order more later. Get 20–25 now. It is far easier and cheaper to do it once.

You will need original certified copies (not photocopies) for:

- | | |
|-----------------------------------|------------------------------------|
| • Social Security | • Veterans Affairs (if applicable) |
| • Life insurance (each policy) | • Employer benefits |
| • Pension and retirement accounts | • Credit card companies |
| • Bank accounts (each bank) | • Mortgage company |
| • Investment accounts | • Utility companies (some) |
| • Vehicle title transfers | • Tax returns |
| • Property and real estate | • Probate (if needed) |

Death Certificates Ordered: _____ copies

Date ordered: _____

Ordered from (funeral home or vital records office): _____

Expected delivery date: _____

At the funeral home meeting:

- Ask for a full written estimate before agreeing to services
- Take time before deciding on every option they offer — you are allowed to
- Bring photos, memories, or scriptures for the service
- Ask if your church can help if costs are a concern

- Ask if they will notify Social Security (many do this automatically)
- Ask for written copies of everything you sign

Documents To Begin Gathering



Focus: Find what you can. Don't stress about completing everything.

These items will be needed in the coming weeks. Start a folder or a box where you place each item as you find it. A loved one can help you search.

Document	Found ?	Location / Notes
Marriage certificate	■	_____
His Social Security number	■	_____
His military discharge papers (DD-214)	■	_____
His birth certificate	■	_____
A recent photo for the service	■	_____
His driver's license or state ID	■	_____
His passport (if applicable)	■	_____
Will or trust documents (if any)	■	_____
Safe deposit box key / location	■	_____

Common places to look:

- His desk or office drawers
- Filing cabinet at home
- Safe or safe deposit box
- His email inbox (digital documents)
- With your tax preparer or attorney
- His employer's HR records

Week 1 — Notifications



Focus: Notify key people and organizations. A loved one can help make these calls.

You do not have to make every call yourself. Ask a trusted family member to help. Keep this checklist nearby and check off each one as it's done.

Organization	Done?	Date / Reference #
Social Security Administration	<input type="checkbox"/>	_____
<i>(Funeral home often handles this — confirm)</i>		
His employer (final pay, benefits, life insurance)	<input type="checkbox"/>	_____
Your church family	<input type="checkbox"/>	_____
His doctors (cancel upcoming appointments)	<input type="checkbox"/>	_____
Close friends and extended family	<input type="checkbox"/>	_____
Veterans Affairs (if a veteran)	<input type="checkbox"/>	_____
His attorney (if he had one)	<input type="checkbox"/>	_____
His financial advisor (if he had one)	<input type="checkbox"/>	_____
Life insurance companies (begin claims)	<input type="checkbox"/>	_____
Auto insurance (update policy)	<input type="checkbox"/>	_____
Health insurance (his coverage ending)	<input type="checkbox"/>	_____

Things To Watch For This Week



Focus: *Protect yourself. You are vulnerable right now and that is okay to acknowledge.*

Please read this page carefully — and ask a trusted family member to read it with you. Grieving widows are sometimes targeted by scams and pressure tactics. Awareness is your protection.

SCAM CALLS & EMAILS ARE COMMON AFTER OBITUARIES ARE PUBLISHED

Scammers read obituaries. They may call claiming to need immediate payment for:

- A debt your husband supposedly owed
- A hospital or medical bill
- A funeral expense
- A 'final purchase' he supposedly made

Tell them you will call back after consulting family. Then hang up.

Real bills can wait a week. Legitimate organizations send written notices.

Other things to watch for:

- **Identity theft.** Do not give Social Security numbers, bank info, or credit card numbers to anyone who calls you.
- **Pressure to sell.** Be cautious of anyone urging you to sell the house, sell cars, 'consolidate debts,' or invest insurance money quickly.
- **Romance scams.** These target widows specifically. Be wary of new online attention in the coming weeks and months.
- **Family pressure.** Even well-meaning family can push decisions too fast. You are allowed to say: *'I am not making that decision yet. I need time.'*
- **Documents to sign.** Do not sign anything significant without reading it carefully or having someone review it with you.

Things you do NOT need to decide right now:

- Whether to sell the house
- Whether to move to a new city or in with family
- How to invest life insurance money

- Whether to give money to relatives
- Whether to start dating again
- Whether to quit your job
- Whether to make major purchases

Wisdom from widows who have walked this path:

"The first year, decide nothing you don't have to. The decisions you make in fog you will regret in sunlight."

"Pause is protection."

Weeks 2–4 — Beginning To Organize



***Focus:** Gather documents. Understand options. Rest still matters.*

You have made it through the funeral. Take a breath.

The next few weeks are about **gathering, not deciding**. Information is power. The more you know, the better your decisions will be — in their right time.

Documents and accounts to begin gathering:

- Life insurance policies (check his employer files, desk, safe deposit box, and email)
- Bank and credit union account information
- Investment and retirement account information
- Mortgage or rent documents
- Utility bills (all of them)
- Vehicle titles and loan documents
- Credit card statements (all cards in his name or jointly)
- Recent tax returns (last 3 years if possible)
- His will, trust, or estate documents
- Password list (if he kept one) for email and online accounts
- Military records (if applicable)
- Any current debts owed to him or by him
- Subscription services (streaming, magazines, memberships)
- Medical bills and health insurance information

A Practical Tip:

Use one box, one folder, or one drawer as 'the gathering place.' Every time you find a document, put it there. Don't try to organize yet. Just gather. Organizing comes later.

Potential Benefits To Investigate



Focus: Know what may be available. Ask questions before claiming anything.

■ Please do not claim Social Security Survivor Benefits without first asking informed questions

The age you claim, your work history, and your other income all affect your benefit. A wrong claim can cost you tens of thousands of dollars over your lifetime. Speak with the Social Security office, a trusted financial advisor, or both — before you file.

Benefit	Done?	Phone / Notes
Social Security Survivor Benefits	■	1-800-772-1213
Veterans Benefits (if applicable)	■	1-800-827-1000
Life insurance — personal policies	■	_____
Life insurance — employer policies	■	_____
Life insurance — mortgage protection	■	_____
Life insurance — credit card	■	_____
Life insurance — union or association	■	_____
Pension / retirement survivor benefits	■	_____
State or local widow assistance programs	■	_____
Church or community benevolence funds	■	_____
Government assistance (SNAP, utilities, etc.)	■	_____

Questions to ask before claiming any benefit:

- How does my age affect the amount I receive?
- Does my work history affect what I qualify for?

- Are there any tax consequences I should know about?
- Is there a deadline to apply, or can I take time to decide?
- Should I speak with a financial advisor before filing?

Month 1 — Stabilizing



Focus: Establish rhythm. Protect peace. Begin to breathe.

Care for yourself this month:

- Eat regularly, even when you do not feel like it
- Sleep when you can
- Accept help when offered
- Ask for help when needed — this is not weakness, it is wisdom
- Limit your decisions to small ones when possible
- Stay close to people who love you
- Stay away from people who pressure you
- Allow yourself to cry. Allow yourself to laugh. Both are part of grief.

Begin to organize your financial picture:

- Which bills are in your name?
- Which bills were in his name?
- Which bills are shared?
- What income do you have coming in?
- What are your most urgent financial questions?

Professionals you may need to meet with:

- Estate attorney
- Financial advisor
- Tax preparer or accountant
- Grief counselor
- Pastor or spiritual care provider

You do not have to know everything today.

You only need the next right step. One small step. Then the next. God will walk with you through every one of them.

You Are Not Alone



We would love to walk with you through the next 90 days.

When you are ready — not today, not tomorrow, but whenever your heart says yes — we have a simple connect card you can fill out (or a loved one can help you fill out). It tells us how to best serve you.

There is no pressure. No deadline. We will be here.

■ Connect With Us When You Are Ready

You do not have to wait.

Text: Text the word "widow" to **630-999-2078**

Email: support@thenwaonline.com

Web: thenwaonline.com

Facebook: www.facebook.com/thenwaonline

We answer. A real person. Not an automated system.

If you are in crisis or having thoughts of harming yourself:

Please reach out to the **988 Suicide and Crisis Lifeline** (call or text 988) or call 911.

You matter. Your life matters. Please stay.

A Closing Blessing

May the God of all comfort comfort you.

May He carry what you cannot carry.

May He surround you with people who love you well.

May He give you rest when you cannot find it on your own.

May He whisper hope into the silence.

And may you know, even in this, that you are not alone.



THE NATIONAL WIDOWS ASSOCIATION

Helping Widows Get Their Lives Back

About The National Widows Association

The National Widows Association exists to help widows get their lives back — through faith-based care, practical resources, prayer support, and community. We walk alongside widows in their first 90 days and beyond, and we equip churches, ministries, and care teams to do the same.

Connect With Us

Text: Text the word "widow" to **630-999-2078**

Email: support@thenwaonline.com

Website: <https://thenwaonline.com>

Facebook: www.facebook.com/thenwaonline

Important Notes

The National Widows Association provides spiritual encouragement, practical organizing tools, and community support. We do not provide legal, financial, medical, tax, or mental health counseling advice. Please consult licensed professionals for those matters. The information in this guide is general guidance to help you know what questions to ask and what steps to consider. It is not a substitute for professional advice tailored to your specific situation.

Nonprofit Status

The National Widows Association is a 501(c)(3) nonprofit organization. Donations are tax-deductible to the extent allowed by law.

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