

A CHECKLIST FOR A WIDOWED PERSON

By Avow Hospice (Naples, Florida)

Find a friend or trusted advisor to help you initiate and complete the following:

1. Obtain a number of 8 to 10 copies of your spouse's Death Certificate (funeral directors can supply these). Needed as proof of death for benefits due you.
2. Notify Banks. If deceased's estate is in trust, check with trust department of bank.
3. Notify spouse's Employer and employer's personnel or insurance department. Check on group insurance benefits, survivor's benefits, profit sharing, and/or pension monies which may be due you.
4. Check on monies in Credit Unions. Some supply life insurance.
5. Inquire about Health Insurance coverage for you and your children, if carried by your deceased spouse.
6. Check on Accident Insurance. If spouse's death was accidental, benefits may be due you. If **not**, you may be due unused premium.
7. Check on Automobile Insurance. Same as #6 above.
8. Check with Labor Union, if spouse was a member. Benefits may be due you.
9. Check with Fraternal Organizations. Benefits may be due you.
10. File at Social Security Office for benefits due you and minor children. The funeral home you choose will notify Social Security.
11. Check with Veteran's Administration, if spouse was a veteran, especially if your spouse served during a wartime era. Most funeral homes will assist you with V.A. papers.

There are approximately 93 million persons who are potentially eligible for Veteran Administration benefits and services. Of this number about 30 million are veterans.

Benefits Include:

The payment of an allowance of \$300, plus transportation charges where death occurs under V.A. Care to reimburse in part the funeral and burial expenses of deceased veterans. The payment of \$150 for the plot allowance where an eligible veteran is not buried in a national cemetery or under the jurisdiction of the United States.

The payment of a burial allowance up to \$1,000 when a veteran dies as a result of service-connected disability.

Furnishing a flag to drape the casket of each deceased veteran entitled thereto.

Furnishing a headstone or gravemarker is acceptable by the cemetery.

An allowance towards the purchase of a marker in lieu of the government headstone/marker.

12. Collect any Debts owed to your spouse by other persons.

13. Make a Review of your Present financial Situation.

14. If you have no Income or monies due you presently, Seek Emergency Aid from the Department of Social Services (Collier County Phone: 774-8154).

15. Keep an up-to-date Account of all Cash Income and Expenses.

16. Get Hospital and Medical Statements as soon as possible.

17. Pay all Bills and Taxes Owed as soon as possible. (Funeral, Income tax, real estate, home mortgage, hospital, and other bills incurred.) But first, check on Credit Life Insurance that may have been carried on all debits (house, car, appliances, etc.) Close accounts covered by this insurance.

18. File spouse's Will Probate Court within 30 days following death. No probate on joint property. It is advisable to have an attorney if estate is valued \$8,500 or more. Discuss attorney's fee and have a written retainer agreement. Have Joint property reappraised for tax purposes.

19. Draw up or update Your Own Will.

20. Change beneficiary and Your Insurance.

21. Transfer Real Estate Title of Jointly-held Property In the Register of Deeds Office in the county where real estate is located.

22. Change Stocks and Bonds into your name. Bank or stock broker has forms.

23. Transfer Automobile Title into your name.

24. File Inheritance and Estate Tax IRS Form 706. If estate of spouse is \$8,500 or more, not in joint tenancy, you should check with your attorney.

25. Review your Current Year Income Tax Situation, particularly as to the need for adjustment of withholding or estimates for increased or decreased tax liability.

26. An initial visit with an attorney is not expensive. Any questions and concerns should be studied by your attorney.

27. Pre-arrange Your Funeral so that you survivors will not have to go through all the decisions that must be made as you have.

DOCUMENTS YOU WILL NEED TO HANDLE BUSINESS MATTERS

Death Certificate (8 to 10)

Social Security Numbers – yours and that of the deceased

Marriage Certificates

Birth Certificates for each child

Armed Services and Discharge Papers

Insurance policies

Deeds and titles to property

Stock certificates

Bank Books

Wills

Recent Income tax forms and W2 forms

Veteran's Administration Claim Number

Automobile Registration

Loan and installment payment books and contracts

It is advisable to call parties concerned before visiting their office to check on which documents they will need. If documents are given to them, Get a Receipt (insurance policies, etc.)