



What to Do in the First 48 Hours After You Lose a Loved One

Losing a loved one is life's greatest difficulty. Few know how to navigate the process of making arrangements, filing paperwork and all of the other things that need to be taken care of. We bring you a guide to help navigate the process. Note that much of the work can be planned well in advance, as part of any normal estate planning activity.

Who Should I Call First?

Family and friends. Ask family members for help with notifying other relatives, friends and business associates.

Religious contacts. Speak with your loved one's place of worship about conducting the funeral service.

Employer. If your loved one was employed, contact the human resources department and inquire about final paychecks, sick time and benefits.

Organized member groups. Contact organizations your loved one was a member of, such as alumni associations and professional or social groups.

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Making Final Arrangements

Here are ten common tasks that need to be completed after notifying all necessary parties.

1. Determine the time, location and day of the funeral.
2. Arrange for a cemetery plot, or locate an already-purchased lot.
3. Verify where the ashes will be scattered or to whom they should be given, if your loved one will be cremated.
4. Decide if the casket will be open or closed.
5. Collect any specific prayers, music or decor for the service.
6. Note if charitable donations should be given in lieu of flowers or other gifts.
7. Choose whether a luncheon will be served following the service, including who will prepare the food.
8. Pick a trusted friend or family member to help keep a list of people to thank for support, flowers, food and memorials.
9. Inform the community through an obituary in the local newspaper or other publication.
10. Funeral home staff can help with:
 - Moving the body to the funeral home.
 - Obtaining copies of the death certificate (you will typically need at least 10 copies for other paperwork).
 - Connecting you with a support group.

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Other Documents to Locate

- Estate planning documents
- Property deeds
- Bank and brokerage account statements
- Insurance policies, annuities and retirement accounts
- Recent income tax returns
- Birth certificate, marriage certificate, divorce decree and military discharge paperwork
- The most recent bills, such as credit card, mortgage and utility statements
- Vehicle titles and registrations
- Safe-deposit boxes and keys
- Usernames and login information for online accounts, like social media and online banking, which will need to be closed

Are You Eligible for Benefits?

Social Security. The funeral home will generally assist a surviving spouse or, in some cases, a child in applying for Social Security's \$255 death benefit. Social Security also needs notification to discontinue any benefits the deceased may have been receiving. Visit www.socialsecurity.gov for more information.

Veteran's Administration. If your loved one was a veteran, visit www.va.gov/opa/persona to learn about burial and memorial benefits.

Life Insurance. You'll need to determine whether your loved one owned any insurance policies. Contact the agent or the home office of the insurance company to file a claim. One method to determine if any policies may exist is to check bank records for any life insurance premiums paid in the last year or so.

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Next Steps

A well-known and important rule to follow is to postpone any major decisions until at least a year has passed since your loved one's death. After a year, you'll have a clearer state of mind when making important choices about your life, your residence and your finances.

ASHP Foundation

Phone: (301) 664-8612

foundation@ashp.org

ASHP Research and Education Foundation

4500 East West Highway, Suite 900

Bethesda, MD 20814

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