The First 30 Days

A clear, step-by-step guide to what needs doing after a death — and what can wait.

You don't need to do everything at once. Most deadlines are weeks or months away. This checklist breaks the work into phases so you can focus on what matters now and come back to the rest when you're ready. **If you've already handled some of these, check them off — this checklist picks up wherever you are.**

Before You Begin

- [ ] **If you haven't notified the bank, move autopay charges first.** · ~10 min per autopay · Free
  Banks freeze accounts the moment they learn of a death. Mortgage, insurance, and utility payments linked to the account will bounce. Move them to another account before you call. If the account was already frozen, contact the bank's estate services department to request emergency releases for critical payments.
- [ ] **If you haven't canceled the phone plan, port the number first.** · ~20 min online · port takes ~24 hours · $20 (Google Voice)
  Most online accounts use this number for two-factor authentication. Port it to Google Voice ($20) or your own plan before canceling. The trap: the number must still be active on the carrier when you request the port. If the carrier account is already closed, the port fails — so port first, cancel second. A port takes about 24 hours. If the number is already gone, you can still access most accounts — it just takes longer (call each provider directly).

Don't do these this week

- Don't sell the house or change investments — wait 6–12 months.
- Don't pay their debts from your own account.
- Don't cash out inherited retirement accounts before getting tax advice.
- Don't cancel their phone plan.
- Don't tell the bank about the death before moving autopay.
- Don't send original documents — send copies.

Gather These First

You'll use these documents repeatedly. Gather them before you start making calls or sending letters.

	DOCUMENT	WHERE TO GET / NOTES
☐	**Certified death certificates (10–12 copies)**	Order from the funeral home or the county vital records office. Most institutions want a certified copy, and many keep it. Ten to twelve is the usual number; you can order more later. · Order with the funeral home, or ~15 min at vital records · ~$10–$25 each, varies by state
☐	**Letters Testamentary or Letters of Administration (3–5 originals)**	Court proof that you can act for the estate. Ask for 3–5 originals — banks won't accept copies. Issued by the probate court; your attorney files for this. · Via probate attorney · allow several weeks · Court fee varies by state; attorney $3,000–$8,000 for a simple probate, paid from estate assets

☐	**Marriage certificate (1 certified copy)** (if spouse)	County clerk where you were married. Needed for spousal benefits, Social Security survivor claims, and some account transfers. · ~10 min online or in person
☐	**Trust documents (if applicable)**	One copy. Check the estate file, safe-deposit box, or the attorney who drafted the trust. · ~30 min searching
☐	**Your government-issued photo ID**	Original. Keep it with you — you'll be asked for it on nearly every call and visit. · Already have it
☐	**The deceased's Social Security number**	Written down. Find it on the SSA card, tax returns, or mail from Social Security. · ~5 min
☐	**A written list of all known account numbers**	Statements, mail, wallet, phone apps. Start the list now and add to it as you discover more. · ~30 min, then ongoing

Tip: Never send your only copy of anything — photocopy everything before mailing. Many institutions will not return original death certificates.

PHASE 1 — This Week

These tasks are the most urgent or require only a death certificate (no court documents). Start here.

Immediate (Days 1–3)

- ☐ **Call Social Security to report the death** · ~15–30 min call · expect hold time · Free
  1-800-772-1213 • Phone only — cannot be done online • Any benefits paid after the date of death must be returned • Your funeral home may have already done this — call to confirm.
  Script: *"Hi, I'm calling to report a death. The deceased's Social Security number is [____]. Date of death is [____]. The funeral home may have already reported this — I'm confirming. If they ask for anything different, follow their lead."*
- ☐ **Secure the home and keep insurance active** · ~30 min
  Lock up, check that homeowner's/renter's insurance is current. A lapsed policy during probate can be catastrophic.
- ☐ **Preserve your loved one's phone number** · ~20 min online · port takes ~24 hours · $20 (Google Voice)
  Port to Google Voice ($20) or your plan BEFORE canceling theirs. It's the key to accessing their online accounts. The number must still be active on the carrier when you request the port — if the carrier account is already closed, the port fails. Port first, cancel second. A port takes about 24 hours.
- ☐ **Notify the employer** (if employed) · ~15 min call
  Contact HR. Ask about final paycheck, life insurance, pension, COBRA continuation for dependents.

This Week (Days 3–7)

- ☐ **Notify the credit bureaus** · 1 letter · allow 2–4 weeks · Postage + 1 certified death certificate
  You only need to notify ONE bureau — Equifax, Experian, or TransUnion. Send a letter by mail with a certified death certificate; that bureau notifies the other two and flags the file as deceased. Only a spouse or the executor (or other legally authorized person) may report a death. This prevents identity theft on the deceased's credit file.
  Experian: reporting a death • Equifax: how to notify the bureaus • TransUnion: reporting a death
- ☐ **File life insurance claims** · ~20 min call per policy
  Call the claims department. You'll need the policy number, death certificate, and beneficiary ID.
  Script: *"I'm filing a claim. Policy number is [____]. The insured is [full name]. The death certificate is enclosed. What's the next step on your end? If they ask for something different, follow their lead."*

- [ ] **Notify banks and credit unions** · ~20 min call per bank
  Call each bank's estate services department. Joint accounts with a surviving co-owner transfer automatically. Sole accounts require Letters Testamentary.
  Script: *"I'm calling to notify you of a death. The account holder was [name], account ending in [last 4]. I'm [their relation, or executor]. What does your estate process require? If they ask for something different, follow their lead."*
- [ ] **Contact pension or retirement plan administrators** · ~20 min call
  Employer HR can direct you. Ask about survivor benefits and required paperwork.
  Script: *"I'm calling about a pension or retirement plan for [name], who passed away on [date]. I'm [spouse / executor / beneficiary]. Are there survivor benefits, and what paperwork do you need to start a claim? If they ask for something different, follow their lead."*
- [ ] **Update auto and homeowner's or renter's insurance policies** · ~15 min call per policy
  Remove the deceased from policies. Do NOT cancel — update the policyholder name.
- [ ] **Notify Medicare and, if applicable, Medicaid** · ~10 min added to the SSA call; ~15 min call for Medicaid · Free
  Reporting the death to Social Security also notifies Medicare — confirm this on the same call. If they were on Medicaid, call the state Medicaid office too. Be aware: Medicaid estate recovery can claim against the estate for long-term care costs paid after age 55. Ask a probate attorney before distributing assets.
- [ ] **Claim VA burial and survivor benefits** (if veteran) · ~30 min call or online · Free
  The VA offers a burial allowance, Dependency and Indemnity Compensation (DIC) for a surviving spouse or children, a burial flag, and a Presidential Memorial Certificate. Apply at va.gov or call 1-800-827-1000. Your funeral home may have already requested the flag.
  VA burials and memorials

How to Find Accounts You Don't Know About

Unknown accounts are the #1 source of surprises months after a death. Do all five within the first two weeks.

- [ ] **Pull credit reports from all three bureaus** · ~15 min online · Free
  annualcreditreport.com (free, official). Lists every open account, loan, and credit card.
- [ ] **Search for unknown life insurance policies** · ~10 min online · results up to 90 days · Free
  NAIC Life Insurance Policy Locator at eapps.naic.org/life-policy-locator. Free. Insurers have up to 90 days to respond — submit early.
  NAIC Life Insurance Policy Locator
- [ ] **Check for unclaimed assets** · ~10 min online per state · Free
  missingmoney.com. Search every state the deceased lived in. Finds forgotten bank accounts, uncashed checks, refunds.
- [ ] **Review 12 months of bank and credit card statements** · ~1 hour
  Look for recurring charges you don't recognize — subscriptions, storage units, insurance premiums, donations.
- [ ] **Monitor all incoming mail for 6 months** · Ongoing · 6 months
  Bills, renewal notices, and annual reports will surface accounts nobody knew about. Do not forward or discard.

PHASE 2 — Weeks 2–4

Most of these need Letters Testamentary (court proof you can act for the estate). If you don't have them yet, talk to a probate attorney — typically $3,000–$8,000 for a simple probate, paid from estate assets.

- [ ] **Get an EIN for the estate** · ~10 min online · Free
  Apply on IRS.gov (search "apply for an EIN online"). It's free and takes about 10 minutes. You need it to open an estate bank account and to file the estate's tax return. Do NOT pay a third-party site — the IRS never charges for an EIN.
  IRS: get an EIN

- [ ] **Open an estate bank account** · ~1 hour at a branch · Usually free; ask about fees
  Bring the EIN, Letters Testamentary, and your photo ID. Every dollar the estate receives or pays out goes through this account. It keeps estate money separate from yours and gives the court a clean record.
- [ ] **Close or transfer sole bank accounts** · ~1 hour per bank
  Requires Letters Testamentary + death certificate. The bank will guide you through their estate process.
- [ ] **Handle retirement accounts (IRA, 401k, 403b)** · ~30 min call, then a CPA consult · CPA $200–$500
  Contact the plan administrator. Surviving spouses can do a spousal rollover. Most non-spouse beneficiaries must empty the account within 10 years (exceptions: minor children, disabled or chronically ill beneficiaries, and anyone within 10 years of the deceased's age). Consult a CPA ($200–$500) before making any withdrawal decisions — cashing out a $300,000 IRA at once could result in $70,000–$100,000+ in taxes.
- [ ] **Address the mortgage** (if they owned a home) · ~20 min call
  Contact the mortgage servicer. Surviving spouses can typically assume the loan. If the estate will sell the property, keep making monthly payments until closing.
  Script: *"I'm calling about the mortgage on [address], loan number [____]. The borrower, [name], passed away on [date]. I'm [spouse / executor]. I want to keep the loan current — what do you need from me, and can I assume the loan or add my name? If they ask for something different, follow their lead."*
- [ ] **Transfer vehicle titles** · ~1 hour at the DMV · Title fee varies by state
  Visit your state DMV. Bring death certificate, title, and your ID. Process varies by state.
- [ ] **Transfer or cancel utilities and services** · ~15 min call per provider
  Electric, gas, water, internet, phone. Call each provider to transfer to a new name or close the account.
- [ ] **Notify the post office** · ~10 min online or at the post office · Free at the counter; $1.25 identity-verification fee online
  File a mail forwarding request if the deceased lived separately. Monitor all incoming mail for at least 6 months to discover unknown accounts.
- [ ] **Cancel credit cards in the deceased's name only** · ~15 min call per card
  Call the number on the back of each card. Ask about balance forgiveness — some issuers will forgive remaining balances if you ask.
  Script: *"I'm calling about an account in the name of [name], who passed away on [date]. I'm [their relation, or the executor]. I'd like to close the account, and I want to ask whether you offer any forgiveness of the remaining balance for a deceased cardholder. If they ask for something different, follow their lead."*
- [ ] **Access the safe deposit box** · ~30 min at the branch
  Rules vary by state. Some states let a spouse or executor open the box with a death certificate just to search for a will or burial instructions, with a bank officer present. Full access to the contents usually needs Letters Testamentary.
- [ ] **Notify the HOA, landlord, or storage unit** · ~15 min call each
  Dues, rent, and storage fees don't pause. An HOA can put a lien on the property, a landlord can start eviction, and a storage company can auction the contents. Tell them what's happening and keep paying until the estate decides what to do.

Important: Do not withdraw a lump sum from inherited retirement accounts without tax advice. Cashing out a $300,000 IRA at once could result in $70,000–$100,000+ in taxes. A one-hour CPA consultation ($200–$500) can save you tens of thousands.

PHASE 3 — Months 2–6

Longer deadlines. Handle these as you discover them.

- [ ] **File the deceased's final federal tax return** · CPA, or ~2 hours yourself · CPA $200–$500
  Form 1040. Due April 15 of the year after death. Consider hiring a CPA ($200–$500 for a final return).
- [ ] **File the deceased's final state tax return (if applicable)** · Usually done with the federal return
  Check your state's requirements. Nine states have no tax on wages, so there may be nothing to file.
- [ ] **Cancel the deceased's driver's license** · ~15 min call or online
  Contact your state DMV. Some states do this automatically when the death is registered.

- [ ] **Cancel the deceased's passport** · 1 letter · Postage
  Mail to U.S. State Department with a death certificate and a letter requesting cancellation.
- [ ] **Cancel subscriptions and memberships** · ~10 min each, as you find them
  Streaming services, gym, magazines, software, meal kits. Check bank statements for recurring charges.
- [ ] **Handle digital accounts** · ~30 min per platform · allow weeks for review · Free
  Email, social media, cloud storage. Each platform has a deceased-user process. Prioritize email access — it's the master key to resetting other passwords. Apple: if they named you a Legacy Contact, use your access key through Apple's Digital Legacy page; if not, the same page explains how to request access with a death certificate. Google: check whether Inactive Account Manager was set up (it may have already sent you access); if not, submit Google's request regarding a deceased user's account.
  Apple Digital Legacy • Google: deceased user's account
- [ ] **Monitor credit reports for identity fraud** · ~15 min online, three times · Free
  Check all three bureaus at 30, 60, and 90 days. annualcreditreport.com.
- [ ] **Register with the Deceased Do Not Contact list** · ~5 min online · $6
  ims-dm.com/cgi/ddnc.php. Online only, $6, permanent. Reduces predatory mail and solicitations — expect marketing mail to taper off within about 90 days.
- [ ] **Opt out of prescreened credit offers** · ~5 min online or by phone · Free
  optoutprescreen.com or 1-888-567-8688. Stops credit card offers in the deceased's name.
- [ ] **Cancel voter registration and respond to any jury summons** · 1–2 letters · Postage
  Send your county board of elections a short letter with a copy of the death certificate; the jury office usually wants the same. Stops upsetting mail for years to come.

Five Things Nobody Tells You

1. **Banks freeze accounts immediately.** The moment you notify a bank of a death, they freeze the account. Every autopay linked to it will fail. Move critical payments (mortgage, insurance, utilities) to another account before you make that call.

2. **You are probably not responsible for their debts.** Debts in the deceased's name alone are debts of the estate, not yours — unless you co-signed. Do not let any debt collector tell you otherwise. (Community property states have different rules.)

3. **Don't rush big decisions.** Financial advisors recommend waiting at least 6–12 months before making major decisions like selling the house or changing investments. Grief impairs judgment. Give yourself time.

4. **Scammers move fast.** Within days of a death becoming public record, you may receive unsolicited calls from real estate investors, debt collectors, and outright scammers. Legitimate institutions will never pressure you for immediate action.

5. **The phone number is the skeleton key.** Most online accounts use the deceased's phone number for two-factor authentication. If you cancel their phone plan, you lose access to those accounts permanently. Port the number to Google Voice ($20) before canceling.

A few things vary by state.

Vehicle title transfer, joint-account survivorship, and probate filing all differ. Look up your state's rules at: your state DMV (vehicle titles) • your county surrogate or probate court (probate filing) • your state attorney general's office (consumer protection if a creditor harasses you).

State quick reference

Official pages for the twelve most populous states — type the address, or tap it in the digital copy. Other states: search your state court, DMV, and health department sites.

STATE	PROBATE COURT	TITLE TRANSFER	DEATH CERTIFICATES
California Superior Court (Probate Division)	selfhelp.courts.ca.gov	dmv.ca.gov	cdph.ca.gov
Small-estate affidavit up to $208,850 for deaths on or after April 1, 2025.			
Texas Probate Court (county or statutory probate court)	guides.sll.texas.gov	txdmv.gov	dshs.texas.gov
Small-estate affidavit up to $75,000, not counting the homestead and exempt property (2025).			
Florida Circuit Court (Probate Division)	flcourts.gov	flhsmv.gov	floridahealth.gov
Summary administration when the estate, less exempt property, is $75,000 or under, or the death was over two years ago (2024).			
New York Surrogate's Court	nycourts.gov	dmv.ny.gov	health.ny.gov
Small estate (voluntary administration) when personal property is under $50,000; one vehicle worth $25,000 or less passes to the spouse without probate (2026).			
Pennsylvania Register of Wills / Orphans' Court	pacourts.us	pa.gov	pa.gov
Small-estate petition up to $50,000, not counting real estate (2024).			
Illinois Circuit Court (probate division)	cookcountycourt.org	ilsos.gov	dph.illinois.gov
Small-estate affidavit up to $150,000 of personal property, not counting registered vehicles (2025).			
Ohio Probate Court	supremecourt.ohio.gov	bmv.ohio.gov	odh.ohio.gov
Relief from administration up to $35,000, or $100,000 if everything goes to the surviving spouse; a spouse can transfer vehicles up to $65,000 without probate (as of 2026).			
Georgia Probate Court	georgiacourts.gov	dor.georgia.gov	dph.georgia.gov
North Carolina Clerk of Superior Court (estates)	nccourts.gov	ncdot.gov	ncdhhs.gov
Collection by affidavit up to $20,000 of personal property, or $30,000 if the surviving spouse is the sole heir (2021).			
Michigan Probate Court	courts.michigan.gov	michigan.gov	michigan.gov
Small-estate assignment up to $53,000 (2026).			
New Jersey County Surrogate's Court	njcourts.gov	nj.gov	nj.gov
Affidavit in lieu of administration up to $50,000 for a surviving spouse or partner, $20,000 for next of kin (2026).			
Virginia Circuit Court clerk (probate)	selfhelp.vacourts.gov	dmv.virginia.gov	vdh.virginia.gov
Small-estate affidavit up to $50,000; heirs must apply for a vehicle title within 120 days (as of 2026).			

You've seen what needs doing.

This checklist is free to use and share. If something here is wrong or out of date, tell us at afterwardguide.com/feedback.

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Action Log

Track your calls and letters here. You may need to follow up months later.

DATE	WHO I CONTACTED	WHAT THEY SAID	NEXT STEP

You’re doing a hard thing, and you’re doing it well. Take it one step at a time.