

Practical Steps to Take when Coping with the Loss of a Loved One

Dealing with the passing of a loved one is an inevitable part of life, bringing forth a wave of emotions and an array of tasks that can feel overwhelming. In these challenging times, it's crucial to take a moment to breathe deeply and to not be afraid to ask for help. To assist you during this difficult period, we've compiled a straightforward guide of essential steps to consider.

1 – Take Time to Grieve

Grief is a natural and unique process for each individual. Take the time you need to mourn in your own way. Whether it's spending time with family, taking a peaceful walk, immersing yourself in a book, taking a nap, spending time in a place of worship, or finding solace through other means, you should prioritize self-care during this difficult period.

Explore more on grief:

- <https://www.psychologytoday.com/us/blog/the-truisms-wellness/201702/the-ways-we-grieve>
- https://www.huffpost.com/entry/grieving-process_b_3596307

2 – Notify Family and Close Friends

Informing extended family, friends, and colleagues of your loved one is essential. Brothers, sisters, cousins, aunts, uncles, and special friends may want to attend the funeral to pay their respects. Your loved one held a unique place in the hearts of many, including those you may not be closely acquainted with. Address books and social media can help you keep in touch with those friends and family you don't know, but who knew your loved one.

3 – Follow any Funeral Instructions

If your loved one prearranged their funeral, coordinate with the funeral home to ensure all arrangements are in place. Collaborate on crafting an obituary if the funeral home provides this service. In the absence of prearranged instructions, reach out to a local funeral home. In our area, options include Clark Legacy Center, Kerr Brothers Funeral Home, Milward Funeral Directors, and Smith & Smith Funeral Home.

4 – Get Death Certificates

Request multiple death certificates – you should get one or two more than you think you will need. The funeral home often manages this process. Death certificates are essential for various financial matters related to the deceased.

5 – Contact Social Security

Ensure Social Security is notified of the death. While funeral homes often handle this, it's advisable to confirm. Check for any adjustments to the last month's benefits, including possible repayments to Social Security. You should also check to see if a family member is entitled to survivor benefits.

Social Security contact information:

- www.ssa.gov
- 1-800-772-1213 (TTY 1-800-325-0778)

6 – Talk to Your Attorney

Connect with an attorney experienced in probate matters. If your loved one has assets requiring probate, legal guidance simplifies the process. Additionally, your attorney can advise on the transfer of assets not subject to probate.

- Learn more about our probate services: <https://bgelderlaw.com/probate-and-estate-settlement>
- Learn more about the probate process: <https://bgelderlaw.com/resourceshandouts/#Estate-Settlement>

7 – Make a List of the Decedent’s Assets

Identify and list the deceased's assets, such as real estate, life insurance, vehicles, retirement accounts, bank accounts, personal items of significant value (such as coin, stamp, or art collections), investments, stocks, and bonds. Check for beneficiary designations, including "transfer-on-death" (TOD) or "pay-on-death" (POD), and facilitate the transfer process with the respective entities. If there were assets held in the deceased’s name alone without listed beneficiaries, that asset may need to go through probate. Be sure to talk with an experienced elder law attorney if you have any questions about what counts as a probate asset.

8 - Inform Relevant Entities

Notify other relevant entities about the death, including health insurance providers, credit card companies, banks, utility companies, and home/auto insurance providers. This ensures a smooth transition and avoids complications.

Navigating through these practical steps can help ease the burden during this challenging time of loss.