What to Do When a Loved One Dies

Practical steps you need to take in the early days

When people die, they leave behind a life that must be legally and administratively closed out. The funeral must be planned, bank accounts closed, pets placed in new homes, final bills paid.

When someone you love dies, the job of handling those personal and legal details may fall to you. It's a stressful, bureaucratic task that can take months to several years to complete, all while you are grieving.

The amount of paperwork can take survivors by surprise. "It's a big responsibility," emphasizes Bill Harbison, a trusts and estates lawyer based in Nashville, Tennessee. "There are a lot of details to take care of."

You can't do it alone. Settling a deceased family member's affairs is not a one-person task. You'll need the help of others, ranging from professionals like lawyers or CPAs, who can advise you on financial matters, to a network of friends and relatives, whom you can delegate tasks to or lean on for emotional support. You may take the lead in planning the funeral and then hand off the financial details to the executor. Or you may be the executor, which means you'll oversee settling the estate and spend months, maybe even years, dealing with paperwork.

To marshal the right help, you'll need a checklist (see below) of everything that needs to be done, ranging from writing thank-you notes for flowers sent to the funeral to seeing a will through probate.

To Do Immediately After Someone Dies

Get a legal pronouncement of death

An official declaration of death is the first step to getting a death certificate, a critical piece of paperwork.

If your loved one died in a hospital or nursing home where a doctor was present, the staff will handle this. But if your relative died at home, especially if the death was unexpected, you'll need to get a medical professional to declare them dead. To do this, call 911 soon after your loved one passes and have them transported to an emergency room, where they can be declared dead and moved to a funeral home. If your family member died at home under hospice care, a hospice nurse can declare them dead. Without a declaration of death, you can't plan a funeral, much less handle the deceased's legal affairs.

Tell friends, family and employer

Send out a group text or mass email, or make individual phone calls, to let people know your loved one has died. To aid the process, it may help to review the deceased's email and phone contacts. If you have been using an online platform (such as CaringBridge, Facebook or Lotsa Helping Hands) to share updates about your loved one's condition and organize support, you can share that information there. Inform neighbors, coworkers and the members of any social groups or church the person belonged to. Ask the recipients to spread the word by notifying others connected to the deceased. Put a post about the death on social media on both your account and the deceased person's, if you have access.

Contact the deceased's employer right away so they can handle payroll matters and workload. Ask whether the employer offers survivor, pension, or unused leave benefits, which may be time-sensitive.

Learn about existing funeral and burial plans

"Ideally, you had the opportunity to talk with your loved one about his or her wishes for funeral or burial," writes Sally Balch Hurme, an elder law attorney and author of *Checklist for Family Survivors*. If you didn't, she advises you look for a letter of instruction in the deceased's papers or call a family meeting to have the first conversation about what the funeral or memorial service will look like. This is critical if your loved one left no instructions. You need to discuss what the person wanted regarding a funeral and burial, what you can afford and what the family wants.

Within a Few Days of Death

Make funeral, burial or cremation arrangements

- Talk with a surviving spouse or review the paperwork to determine whether there was a prepaid burial plan. If not, you'll need to choose a funeral home and decide on specifics like where the service will be, whether to opt for cremation, where the body or ashes will be interred, and what type of tombstone or urn to order. Green burial options are increasingly available too. It's a good idea to research funeral prices to help you make informed decisions. A funeral home can assist you with many of the other steps listed below.
- If the person was in the military or belonged to a fraternal or religious group, contact the Department of Veterans Affairs or the specific organization to see if it offers burial benefits or funeral services. Benefits for veterans may include a military salute at the funeral or payment for a headstone or its engraving.
- Get help with the funeral. Line up relatives and friends to be pallbearers, deliver eulogies, plan the service, keep a list of well-wishers, write thank-you notes and arrange the post-funeral gathering.
- If your loved ones' remains need to be transported to another state, you'll have to work with both a local funeral home and one in the state that will be receiving the remains. The funeral homes will arrange for the transportation of the remains. If the deceased has been cremated, you can transport the cremains yourself (the funeral home will provide you with the necessary paperwork to carry with you).
- If the person chose to donate their body to science, a social worker at a hospital or with hospice can help you coordinate the body donation, and you will receive cremated remains at a later date.
- If the deceased will be buried in a cemetery, you'll want to find out how the cemetery is maintained. Sometimes, small country cemeteries rely on family members to maintain the grounds and graves.
- Get a friend or relative who is a wordsmith to write an obituary.

Secure the property

If the deceased person lived alone, lock up their home and vehicle. Ask a friend or relative to water the plants, get the mail and throw out any food in the refrigerator. If there are valuables in the home, such as jewelry or cash, lock them up. “You have to watch out for valuable personal effects walking out,” Harbison says. Enlist a friend or neighbor to keep an eye on the home during the funeral or memorial service until locks, alarm codes, and smart-home access are updated or disabled to ward off a potential burglary.

Provide care for pets

Make sure pets have caretakers until there’s a permanent plan for them. Send them to stay with a relative who likes animals or board them at a kennel. The pet will be grieving, so be sure they’re with someone who can comfort them.

Forward mail

You don’t want mail piling up at the deceased’s home, telegraphing to the world that the property is empty. Go to the post office and put in a forwarding order to send the mail to yourself or whoever is working with you to see to the immediate affairs.

USPS requires in-person requests and proof of legal authority (executor or administrator status); a death certificate alone is not sufficient.

This is also the first step in determining which subscriptions, creditors and other accounts need to be canceled or paid. “The person’s mail is a wealth of information,” Harbison says. “Going through it is a practical way to see what the person’s assets and bills are. It will help you find out what you need to take care of.”

Two Weeks After Death

Secure certified copies of death certificates

Get up to 10 or more copies of the death certificate. You’ll need death certificates to close bank and brokerage accounts, file insurance claims and register the death with government agencies, among other things. The funeral home you’re working with can get copies on your behalf, or you can order them from the vital statistics office in the state in which the person died.

Find the will and the executor

Your loved one’s survivors need to know where any money, property or belongings should go. Ideally, you talked with your relative before they died and they told you where they kept the will. If not, look for the document in a desk, a safe-deposit box (if you do not have a key or are not the co-owner, you will need a death certificate and proof that you are executor to access it) or wherever they kept important papers. People usually name an executor (the person who will manage the settling of the estate, also called the “personal agent”) in their will. The executor needs to be involved in most of the steps going forward. If there isn’t a will, the probate court judge will name an administrator in place of an executor.

Meet with a trusts and estates attorney

While you don't need an attorney to settle an estate, having one makes things easier. If the estate is worth more than $50,000, Harbison suggests hiring a lawyer to help navigate the process and distribute assets. "Estates can get complicated, fast," he says. The executor should pick the attorney.

Contact a CPA

If your loved one had an accountant, contact them; if not, hire one. The estate may have to file a tax return, and a final tax return will have to be filed on the deceased's behalf. "Getting the taxes right is an important part of this," Harbison says.

Take the will to probate

Probate is the legal process of executing a will. You'll need to do this at a county or city probate court office. Probate court makes sure that the person's debts and liabilities are paid and that the remaining assets are transferred to the beneficiaries.

Make an inventory of all assets

Laws vary by state, but the probate process usually starts with an inventory of all assets (bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc.), which must be filed with the court. For household items, Harbison suggests hiring an appraiser.

Track down additional assets

Part of making that asset inventory is finding them all. The task, called marshaling the assets, can be a big job. "For complex estates, this can take years," Harbison says. There are search firms that will help you track down assets in exchange for a cut. Harbison recommends a DIY approach: Comb through your family member's tax returns, mail, email, brokerage and bank accounts, deeds and titles to find assets. Don't leave any safe-deposit box or filing cabinet unopened.

Make a list of bills

Share the list with the executor so that important expenses, such as the mortgage, taxes and utilities, are taken care of while the estate is being settled.

Cancel no-longer-needed digital services

These include cellphone, streaming services, cable and internet. Remember to cancel ongoing home deliveries and services.

Decide what to do with the passport

You have a couple of options for how to deal with your loved one's passport. You do not have to return it; you can keep it as a memento, with the stamps on its pages reminding you of past adventures. If you're worried about identity theft, mail the passport to the federal government along with a copy of the death certificate and have it officially canceled. If you want the canceled passport returned, include a letter requesting that it be done. You can also request that the government destroy the passport after it's been canceled.

Notify the following of your loved one's death:

- **The Social Security Administration (SSA):** If the deceased was receiving Social Security benefits, you need to stop the checks. Some family members may be eligible for Social Security death benefits. Generally, funeral directors report deaths to the Social Security Administration, but ultimately, it's the survivors' responsibility to ensure the SSA is informed. Call the SSA at 1-800-772-1213 to report the death, or visit your local SSA office. The SSA will let Medicare know that your loved one died.
- **Life insurance companies:** You'll need an original death certificate and policy numbers to make claims on any policies the deceased had.
- **Long-term care (LTC) insurance companies:** If your loved one had LTC insurance, regardless of whether they were receiving benefits, you'll need to notify the insurer of the death.
- **Banks, financial institutions:** If you share a joint account with your deceased loved one, you'll need to notify the bank that they've died. Most bank accounts carry automatic rights of survivorship, which means if your name is on the account, you have full access to the funds when your loved one dies. You become the sole owner on the date of your relative's death. Most banks will require a death certificate to remove the relative from the account. If the deceased person was the sole owner of a bank account, the bank will release funds to the person named as beneficiary once it learns of the account holder's death. Many banks allow customers to name a beneficiary or set the account as Payable on Death (POD) or Transfer on Death (TOD) to another person. You'll need to present a death certificate to the bank to release the funds. If the account owner didn't name a beneficiary or POD, things get more complicated. The executor will be responsible for obtaining the funds to repay creditors, pay bills and divide the funds according to the deceased person's will. You may need to open a special "estate of (the deceased's name)" account for any income received after death.
- **Financial advisers, stockbrokers:** Determine the beneficiary listed on accounts. Depending on the type of asset, the beneficiary may have access to the account or receive the benefit simply by completing the appropriate forms and providing a copy of the death certificate (no executor needed). While access to the money is straightforward, there are tax consequences to keep in mind. You will be responsible for paying any taxes earned by the account once your loved one dies. Keep in mind, the tax burden could be significant on a well-funded investment account.
- **Credit agencies:** To prevent identity theft, send copies of the death certificate to one of the three major credit bureaus: Equifax, Experian or TransUnion. You only need to tell one of them, and it will tell the others.
- **Frequent-buyer/flier points:** If your loved one has frequent-flier or frequent-buyer programs with points, contact the company and see if they can be transferred to a beneficiary or family member.

Cancel driver's license

This removes the deceased's name from the Department of Motor Vehicles records and prevents identity theft. Contact the agency for specific instructions, but you'll need a copy of the death certificate. Keep a

copy of the canceled driver's license in your records. You may need it to close or access accounts that belonged to the deceased.

Close or update credit card accounts

Contact customer service and tell the representative that you're closing the account on behalf of a deceased relative who had a sole account. You'll need a copy of the death certificate to do this, too. Keep records of accounts you close, and inform the executor of any outstanding balances on the cards. Credit bureaus, as part of their regular reporting process, will also send card issuers an alert that your relative has died. But if you want credit accounts notified faster, contact them directly. Be sure to cut up your dead loved one's credit cards so they aren't lost or stolen.

If the credit card account is shared with another person who intends to continue using it, keep the account open but notify the issuing bank of the death so the deceased's name can be removed from the account. Destroy any cards bearing their name to prevent theft and identity fraud.

Terminate insurance policies

Contact providers to end coverage for the deceased on home, auto and health insurance policies, and ask that any unused premium be returned.

Delete or memorialize social media accounts

You can delete social media accounts, but some survivors choose to turn them into a memorial for their loved one instead. Twitter, Facebook and Instagram all allow a deceased person's profile to remain online, marked as a memorial account. On Facebook, a memorialized profile stays up with the word "Remembering" in front of the deceased's name. Friends will be able to post on the timeline. Whether you choose to delete or memorialize, you'll need to contact the companies with copies of the death certificate. TikTok does not offer a memorial option for a deceased user's account.

Close email accounts

To prevent identity theft and fraud, shut down the deceased's email account. If the person set up a funeral plan or a will, they may have included log-in information so you can do this yourself. If not, you'll need copies of the death certificate to cancel an email account. The specifics vary by email provider, but most require a death certificate and verification that you are a relative or the estate executor.

Update voter registration

Contact your state or county directly to find out how to remove your dead relative from the voting rolls. The rules vary by state. Some states get notifications from state and local agencies and will remove your dead relative from voter registration rolls automatically. States will also remove voters if a relative notifies them of the death. Depending on where your loved one was registered to vote, you may need to give notice of the death in writing, by affidavit or with a death certificate.

Note: This information is not intended to be a substitute for individualized legal advice. Please consult your legal advisor regarding your specific situation.

Written by Leanne Potts for AARP. Originally published June 11, 2020; updated May 7, 2026 with more recent information.