

It is difficult to make decisions or even know where to start after the death of someone close to you. When you are grieving, it is hard to think clearly. Taking notes, marking bills as paid, with the check number and date, and maintaining a filing system can help. Here are some of the legal and financial issues that you may have to deal with in the time ahead.

### Gather Documents

Make a file containing documents you might need when filing for claims of any kind. You may already have these or you may need to collect them from other sources. Having the documents in one file makes handling business less stressful.

- Death certificates
- Deceased person's Social Security number
- Social Security numbers for spouse and children
- Certified birth certificates or adoption papers for each family member
- Citizenship papers
- Marriage license/certificate
- Separation or divorce records
- Military service or discharge papers
- Insurance policies
- Will or trust documents
- Bank/financial institution records including safe deposit box information
- Property records, including vehicle registration and title
- Credit card or other debt information
- Investment records
- Employment and employee benefit (pension plan) records
- Tax returns

- User names, passwords, and answers to security questions for online accounts, including email and social media accounts

### Other Contacts

You may or may not know which companies or individuals the deceased person used for professional services. If you know, you might be able to find needed information with a phone call. Be prepared to make an appointment for a personal visit. If you don't know where to begin, search through personal and business papers (computer files, canceled checks, letters, address book) for names of people to contact.

### Attorney

Contact the deceased person's attorney regarding estate planning documents. This includes a will and instruction letter, if they exist. These documents may contain information that will be necessary to carry out the wishes of the deceased person. An attorney also can answer questions about probate. If appropriate, check to see if you need to change or update your own will, durable power of attorney for property and finances, and durable power of attorney for healthcare.

When someone dies without a will it is referred to as dying intestate. The court appoints an administrator. The responsibilities of an administrator are similar to those of an executor. They include paying creditors, distributing assets, and settling the estate.

### Financial institution officer/ investment adviser

Check to see how the names are listed on accounts and if you will be able to access them. If you cannot, contact an attorney for help. If appropriate, close the deceased person's accounts. Decide if continuing accounts need names added.

### Insurance agent(s)

File claims to receive death benefits from life insurance. If necessary, change beneficiaries on your own life insurance. Ask for help processing health insurance claims for the deceased person. Check on the status of your own health insurance.

This is important if you were covered through a family plan or the deceased person's employer. Review other coverage (auto, property) for needed changes. Once all settlements are complete, cancel the deceased person's life and health insurance policies. If you don't know which companies held policies, go to the American Council of Life Insurers (ACLI) website for information about missing policies.

## KDHE Office of Vital Statistics

Request additional copies of the certified death certificate from the state of Kansas. This is in addition to those furnished through the funeral director. A certified (official stamp) document is usually required when filing claims. Certified copies of birth certificates or marriage licenses are available from the recorder in the county where the events occurred. Ask your attorney for advice about changing property ownership and registrations (auto, house, farm), which are handled by the recorder at the courthouse.

## Employer

Ask about receiving the final paycheck and any payment for accrued vacation and/or sick leave. Find out what you need to do to claim proceeds from a pension plan, life insurance, accident insurance, or other employment benefits. If you have health insurance through the deceased person's employer, ask about policy continuation and costs. Discuss this with the employer and your insurance agent.

## A Social Security Administration representative

Contact a representative from the Social Security Administration to check benefits. These might include a small lump-sum death benefit and survivor benefits for spouse and/or children.

## Accountant or tax attorney

Find out what needs to be done to file federal and state tax returns. The accountant can help you with matters relating to estate taxes. Talk about tax planning for subsequent years.

*"You do not have to use the attorney that wrote the will. Choosing an attorney close to the executor may be more convenient and less expensive. Just request the original from the attorney."* ~ a Surviving Adult Child

## Other business entities

Cancel any credit cards of the deceased person. Consider a credit or security freeze on the deceased's credit report. Contact the three major credit reporting agencies; there may be a small fee for this service. Determine if cell phone plans need to be adjusted. If appropriate, remove the deceased person's name from utility bills and other accounts.

Most people now have an online presence. Accessing and closing out online accounts is a relatively new task. In addition to online banking and shopping accounts, there may be automatic payments. Almost certainly, there will be social media, photo, and email accounts. To maintain account security, most sites and services do not let anyone but the owner access the account. If the deceased has not designated a digital executor and provided user names, passwords, and answers to security questions, no one may access those accounts.

## Find Support

The people you are contacting are not emotionally involved in your business. They might not always seem to be sensitive to your needs or understand how difficult it is for you to think clearly. It may help you to have a family member or friend go to appointments with you. This person can take notes, ask questions, and help you sort through the details.

## Resources

### Social Security Administration

Home page <http://ssa.gov/>

**How Social Security Can Help You When a Family Member Dies (English and Spanish)** <http://www.socialsecurity.gov/pubs/EN-05-10008.pdf>

### Credit Reporting Firms

**Equifax** [http://www.equifax.com/help/credit-freeze/en\\_cp](http://www.equifax.com/help/credit-freeze/en_cp)

**Experian** [http://www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

**TransUnion** <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

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