

Financial Checklist - Suggestions

- Estate Attorney:** Find an estate attorney; just know that fees for opening an account could be over \$3,000. All smaller matters may be resolved through Small Estate, which has smaller fees involved. *You only need an estate attorney if you are **NOT** a joint owner or beneficiary on a financial investment/account.*
- Employer:** Contact your spouse's employer for information on life insurance, 401(k), health savings, etc. Also verify Cobra coverage for the Worthy Widow and immediate family. Get help finding medical coverage if needed.
- Banks:** Contact banks to confirm whether or not the Worthy Widow is either a beneficiary (can withdraw money) or a joint account holder. Keep at least one account open in the name of the deceased for one year.
- Credit Cards:** Credit cards can be frozen if the deceased was the primary account holder, causing the Worthy Widow to need new credit cards. Balances on the old credit cards will be frozen and no interest or late fees will be assigned once the credit card company is notified of death. The probate department of the credit card company will work with the Worthy Widow to get balances paid. The Worthy Widow is not required to pay the balance until estate matters have been resolved. The widow should ask for a period of six months or so to settle such matters.
- House Title:** House title should be transferred to the name of the Worthy Widow.
- Car Title(s):** Car title(s) should be transferred to the name of the Worthy Widow.
- Auto Insurance:** Contact insurance agent to cancel coverage on the deceased. This will bring down expenses immediately for the Worthy Widow.
- Cell Phone Provider:** Contact cell phone provider to cancel deceased from cell phone plan. The Worthy Widow may want to use her spouse's cell phone as her own and will need to transfer everything over from her old phone.
- Social Security:** Contact your local social security office to find out if the Worthy Widow will get any surviving benefits from her spouse. There should be a \$250 funeral benefit once you provide the death certificate.

Remember, this is not about the deceased anymore; it is all about the Worthy Widow. She is not in a better place as is her spouse, and her suffering continues.