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Survivor's Guide

Steps to take after the death of a loved one

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Survivor's Guide

No one can ever be truly prepared for the death of a loved one... or the overwhelming tangle of decisions and responsibilities that seem like they can't wait. They can. Take things slowly and deliberately.

The following guidelines may be useful in dealing with your loss.

Funeral Plans

Planning the funeral and memorial service are among the first and most complex issues you will have to deal with after the death of a loved one.

Consider how much you are able to afford. Depending on location, an average funeral can cost between \$6,000 and \$10,000. Ask someone you trust and respect for advice and then be firm about what you are willing to pay. This way, you will be able to plan a dignified funeral within your budget.

A good method of controlling the cost and stress is to have a friend or family member who is less emotionally involved with you at the time you make funeral arrangements. This person can help you keep the final arrangements in perspective.

Week One

- Concern yourself with mainly funeral details, family, and friends.
- Contact a funeral director or memorial society. If applicable:
 - Authorize immediate donation of body parts (authorize donation of organs prior to death.)
 - Contact medical school for body requests.
- Notify friends, relatives, and employers.

- Decide on the type and elements of the funeral service (the Final Arrangements worksheet in this journal can serve as a guide).
- Contact the local Veterans of Foreign Wars until or American Legion. They may be able to provide you with an honor guard for military funerals.

American Legion
700 N. Pennsylvania Street
Indianapolis, IN 46206
800-433-3318
www.legion.org

Veterans of Foreign Wars
406 W. 34th Street
Kansas City, MO 64111
816-756-3390
www.vfw.org

- Maintain a list of flowers, cards, donations, and other expressions of sympathy.
- Accept the help of friends and relatives as needed for child care, shopping, cooking, answering phones, transportation, lodging of out-of-town visitors, etc.
- Have a friend or housesitter watch the home, especially during the funeral.
- Provide obituary information to the newspaper.
- Notify the deceased's employer to arrange for benefits due to the beneficiaries. Check if he or she participated in any company retirement or pension plans.
- Locate a copy of the will. Wills are commonly filed with the family attorney, in lockboxes, or in safe deposit boxes.
- Notify all insurance companies. This could include life insurance, home mortgage insurance, accident insurance, credit card balance insurance, auto loan or other credit insurance, worker's compensation, and employee and union insurance. The individual companies will send you claim forms and instructions.

- Order at least 10 certified copies of the death certificate. You will need these for each claim of any type that you may file. Your funeral director may be able to order the certificates for you or can advise you on where to obtain them.
- Retain all incoming mail and sort it at a later date. This prevents loss of bills and checks in the confusion immediately following the death.
- Photocopy all outgoing business mail to make sure there is a good record during this emotional time.

After the Funeral

- Gather important documents needed to settle the estate (a listing is found in the Family Essentials worksheet).
- See an attorney who will explain the terms of the will and file the will in probate court. Family and friends may provide well-meaning advise, but typically they are not legal experts.
- Contact the Social Security Administration, especially if the deceased was receiving benefits or if there are minor children. Application should be made promptly since some Social Security benefits are not retroactive. Eligible widows, widowers, minor children, and in some cases dependent parents aged 62 or older are eligible for survivor benefits. In some situations, there is a lump sum payment of \$255 available to apply toward funeral expenses. You may contact the Social Security Administration at 800-772-1213.
- Notify the accountant/tax preparer, financial advisors, and banker to change the name on any jointly held property and make any other needed adjustments to the accounts.
- Open a checking account in your own name if you don't already have one.

- If the deceased was a veteran, contact the Department of Veterans Affairs to learn what benefits may be available, including possible burial payments. Call the nearest Veterans Administration office or hospital and ask for the benefits advisors, call toll-free at 800-827-1000, or visit www.va.gov.
- Send the deceased's medical claims to insurance carriers.
- If there is a business, determine what decisions need to be made about its future.
- Check with your insurance agent about any changes on your home and auto coverage. If you were covered under any of your spouse's insurance policies, check if you can still retain your coverage.
- Re-evaluate your own insurance policies. You may need more or less insurance, especially if you have minor children. You will need to file a change of beneficiary form if the deceased was the beneficiary on your policies, retirement accounts, and/or investments.

After the First Month

- Change the billing name with utility, phone, and cable TV companies as well as any other home services.
- Change names on the credit card accounts if they were held jointly. If all of the credit cards were in the deceased's name, apply for your own.
- Change vehicle registrations by contacting the state Department of Motor Vehicles.
- Retitle any jointly held real estate or other property.
- Prepare a net worth statement and make a list of income and expenses.

- See an attorney about updating your own will.
- Review old records and files, including at least 13 months of cancelled checks, for clues to any additional assets, benefits, or obligations.
- Contact airlines to apply for transfer of frequent flyer miles to primary beneficiary (unless otherwise assigned in the will).

After the Third Month

- Compose a monthly budget for yourself.
- See a tax advisor about your tax returns, and gather any information the advisor may need.

After the Sixth Month

- Begin planning for your financial future by reviewing your assets and liabilities. Research changes and investments you may want to make.

Budgeting

The death of a spouse is likely to change your budget and your monthly income... as well as create new expenses. It's important to identify the resources available to meet your financial needs.

In order to project future expenses, you need to first review your current expenses. Start with your fixed expenses – those you are committed to paying at regular intervals.

INVENTORY OF FIXED EXPENSES

	How Often Due	Amount Due \$	Date Next Due (M) (Q) (A)
Mortgage			
Utilities			
Gas			
Electric			
Water			
Telephone			
Co-op/Condo Fee			
Rent			
Loan Payments			
Car Payments			
Insurance Premiums			
Medical			
Life			
Homeowner			
Auto			
Personal Liability			
Taxes			
Real Estate			
Personal Property			
Federal			
State			
Self-Employed			

Discretionary expenses vary from month to month. These could include groceries, clothing, entertainment, vacations, personal care, subscriptions, etc. Look at past credit card statements and your checking account to see what they have been in the past to better estimate the future.

INVENTORY OF DISCRETIONARY EXPENSES WORKSHEET

	Total Last 12 Months \$	Monthly \$
Groceries		
Clothing		
Home Maintenance		
Home Improvement		
Auto Maintenance		
Entertainment		
Dues (club/professional)		
Subscriptions/Books		
Vacation Trips		
Domestic Help		
Household Purchases		
Gifts/Birthdays		
Dry Cleaning		
Drugstore		
Hairdresser		
Transportation		
Yard/Pool Maintenance		
Education (indicate whose)		
Nonreimbursed Medical Expenses		
Child Care		
Charitable Contributions		
Tax Preparation Fee		
Nonreimbursed Business Expenses		
Legal Fees		
Accounting Fees		

Personal and Financial Security

Following the death of your spouse, you are likely to experience a heightened sense of vulnerability. For the first time in your life, you may be living alone and may have a large sum of money at your disposal. Here are some suggestions to help you maintain a sense of personal and financial security.

Wait a full year before making any financial or personal decisions, such as:

- Paying off your home.
- Moving.
- Changing insurance policies.
- Making investments.
- Remarrying.

Usually our emotions need to go through a full set of seasons before we can fully comprehend the extent of our loss.

Families who have lost a loved one are prime targets for fraud. You may receive:

- Demands for repayment of loans that don't exist.
- Unsolicited COD merchandise.
- False overdue notices.

Turn any unusual payment requests over to the executor, your lawyer, or other professional advisor.

Don't tell strangers that you are alone. Instead, you should:

- Refer to your spouse as "not available" rather than deceased when someone calls.
- Mark incoming mail with "no longer at this address."

Additional Sources of Help

Reading Materials

Public libraries, religious institutions, and grief support groups often have books on the topic of death, widowhood, or bereavement. These resources may also have materials on topics such as health, housing, insurance, and finance, which may assist you with your changed lifestyle.

Support Groups

Grief support groups provide a safe environment to talk about your grief, often at no charge. When seeking a counselor or grief support group, look to:

- Your funeral home.
- Your church.
- Family and friends.
- Your employer's Employee Assistance Program.
- Military service offices.

Finding the support you need.

Widowed Persons Services, a nonprofit program of the American Association of Retired Persons (AARP), provides free one-on-one counseling, group counseling, grief support, and referrals through trained widowed volunteers.

Contact them at 888-OUR-AARP (888-687-2277), or visit www.aarp.org for help in finding a program near you.

Notes
