

## After the Loss- Helpful Steps on What's Next After Your Loved One Passes

### IMMEDIATELY AFTER YOUR LOVED ONE PASSES

#### Notify Friends and Family of Your Loved Ones Passing

Do your best to start notifying friends and family of your loved ones passing. Illicit the help of trusted family to help in sharing the news.

#### Find Out About Existing Funeral and Burial Plans

If you don't already know your loved ones wishes for funeral or burial plans, look for letters of instruction or have a conversation with family members about what arrangements will look like.

#### Secure The Property

Lock your loved one's home and vehicle.  
Ask a friend or neighbor to water plants and collect mail.  
Throw out food in the refrigerator.  
Lock up any valuables or cash within the home.

#### Arrange Pet Care

Be sure that your loved one's pets are taken care of until there is a permanent place for them. A relative who likes animals is a good option.

### WITHIN A FEW DAYS

#### Arrange For Funeral, Memorial Service, And Burial or Cremation

Search for documentation to find out if there was a prepaid burial plan.  
Choose a funeral home and decide on specifics like burial or cremation, where the service will be held, or what type of headstone or urn to purchase.  
Line up relatives to write eulogies, help plan the service, write thank you notes, or arrange post funeral gatherings.  
Write or enlist the help of a relative to write an obituary.  
If your loved one was in the military, contact the [Veteran Administration](#) to report the death and learn about burial benefits at 1-800-827-1000.  
To inquire if your loved one was receiving local benefits contact the [Boulder County Housing and Human Services](#) at 303-441-1000.

#### Notify Your Loved One's Employer

Ask about benefits information and any outstanding paychecks, as well as if there is a company-wide life insurance policy.  
Inquire about a final paycheck. Make sure to ask about back pay, accrued time off, or bonuses or commissions that are due.

#### Consider Hiring a Professional Cleaner, If Necessary

Sometimes, depending on the nature of your loved ones passing, it is a good idea or necessary to hire someone to clean the home, and is not recommended to do on your own.

#### Obtain A Copy of The Death Certificate

If a Coroner is signing the death certificate, the timeline can differ on when a final certified copy is available.

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## OVER THE NEXT FEW WEEKS

### Contact Federal Agencies

Go to the [USPS website](#) or walk into any post office and submit a forwarding request to have mail forwarded to you or whoever is working with you to manage the immediate affairs.

Contact the [Social Security Administration](#) to stop benefits at 1-800-772-1213.

Contact the IRS to prevent identity fraud at 1-800-829-1040.

### Find The Will and Executor

Ideally you will know where to locate the will. If not, look for documents in the home or safe deposit box. The executor is who will manage the settlements of the estate. If there isn't a will the estate will go to probate and an administrator will be named in place of the executor.

### Take The Will to Probate

This process ensures that your loved one's debts and liabilities are paid and that any remaining assets are given to the beneficiaries.

### Make An Inventory List and Track Down All Assets

Generally, the probate process starts with an inventory of assets such as house, car, personal property, furniture, jewelry, banks, etc., that will be filed in court. You can hire an appraiser for the physical items.

Contact banks and financial institutions to close out accounts.

Contact mortgage lender to get next steps.

### Make A List of Bills

Provide the list to the executor so that important expenses like mortgage and taxes are taken care of when the estate is settled.

### Close Credit Card Accounts

Contact the credit card companies and tell them you are closing the account on behalf of the deceased relative. Keep records of all the accounts you close and inform the executor of any outstanding balances. If a credit card account is shared with another person who intends on keeping the account open, contact the credit card company and inform them the relative has died so their name can be removed.

Destroy all credit cards with their name on.

Contact credit reporting agencies to prevent fraud.

### Cancel Services No Longer Needed

Using your list of bills, start cancelling services that are no longer needed such as cellphone, cable and internet, streaming services, or subscriptions.

### Decide What to Do with The Passport

One option is to keep the passport as a memento in your home.

A second option is to have the passport canceled and returned to you or canceled and disposed of. You can find more information on how this process works by clicking [U.S. Passport Service Guide](#).

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### Cancel Driver's License/ Car Title Transfer

In Colorado, all driver's license matters are handled through the [State of Colorado, Department of Revenue, Division of Motor Vehicles](#). You can contact them at 303-205-5600. Click [here](#) for information on how to transfer a title from a deceased owner.

### Terminate Insurance Policies

Contact insurance providers to terminate coverage of a person's home, auto or health insurance policies. You may ask that unused premiums to be returned. Contact life insurance companies to get next steps.

### Memorialize Or Delete Social Media Accounts

You can contact the companies to request that their personal social media page be memorialized or deleted, whichever options feels most appropriate.

### Close Email Accounts

Closing email accounts helps prevent identify theft and fraud. If your loved one set up a will, it's possible they included login information. If not, contacting the company and providing a copy of the death certificate is usually sufficient.

### Update Voter Registration

It is a good idea to contact your state or county directly to find out how to remove your loved one from voter registration. To learn more, visit the [United States Election Assistance Commission](#).

### Contact A CPA

You may have to file a final tax return on behalf of your loved one's estate, and hiring a CPA to assist in getting the taxes right can ensure it is done correctly.