

Life's Unexpected Journey

After the Loss of a Spouse — A Gentle Checklist

When you lose your person, everything can feel overwhelming and unclear. This guide is here to help you take one step at a time.

Losing your spouse can turn your world upside down. In the early days and weeks, many people feel shocked, numbness, brain fog, and like they are simply moving through the day on autopilot. Even small decisions can feel incredibly difficult. Please remember you don't have to do this alone. Ask for help from family, friends, or trusted professionals, and take these steps at your own pace.

Immediate Steps

- Notify close family and friends
 - Contact a funeral home
 - Arrange funeral, memorial, or celebration of life
 - Obtain multiple copies of the death certificate (10–15 copies recommended)
 - Locate important documents (ID, Social Security number, insurance policies)
 - Contact a lawyer if the death was accidental
-

Legal & Government Matters

- Contact Social Security Administration regarding survivor benefits
 - Ask about benefits for children if applicable
 - Notify your spouse's employer
 - Locate and review any will or trust
 - Contact an estate attorney if needed
 - Check for veteran's benefits if applicable
-

Financial Accounts & Insurance

- Notify banks and financial institutions
- Close or update joint and individual accounts
- Notify credit card companies and lenders
- Cancel automatic payments in your spouse's name
- Contact life insurance company to file claims

- Review health insurance options (COBRA, employer plan, or marketplace)
- Check retirement accounts and pensions
- Review investment or brokerage accounts

Helpful note:

You may not be responsible for certain debts if they were only in your spouse's name. It's okay to ask questions before paying anything.

Household & Daily Responsibilities

- Update utilities and household accounts (electric, water, internet, phone)
 - Transfer titles for vehicles or property
 - Update beneficiaries on accounts (bank, insurance, retirement)
 - Change mailing address if needed
 - Review or update homeowner or renter insurance
-

Other Important Tasks

- Cancel subscriptions or memberships in your spouse's name
 - Notify professional organizations or licenses
 - Update your own legal documents (beneficiaries, power of attorney, etc.)
 - Keep a dedicated folder or binder for important paperwork
-

Emotional Support & Care

- Lean on family and friends for support
 - Consider grief counseling or a support group
 - Allow others to help with daily responsibilities
 - Take care of yourself—rest, eat, hydrate, and give yourself grace
-

Gentle Reminder

There is no timeline for grief. Take things one step, one moment, and one day at a time.

