Start with what is urgent

Give yourself permission to slow down

After a death, many tasks arrive at once. Keep a dated log of calls, documents sent, names, and deadlines. You do not need to complete every item immediately.

Secure people, property, and records

Ensure the home, mail, devices, pets, vehicles, and valuables are secure. Preserve original documents and avoid sharing sensitive information unless an organization explains why it needs it.

- [ ] Obtain certified death certificates
- [ ] Identify the executor, trustee, surviving spouse, or person coordinating communication
- [ ] Secure mail and create one written task log
- [ ] Avoid distributing property or paying unfamiliar claims too quickly

Authority matters

A power of attorney generally ends at death. Authority may depend on a will, trust, beneficiary designation, account registration, or court appointment. Ask an estate attorney before taking actions that require authority.

Documents and authority

Find the core documents

Locate the will, trust, deeds, titles, insurance policies, account statements, tax returns, loan records, business records, safe-deposit information, and beneficiary designations. Keep originals secure and use copies for working files.

- [ ] Will and trust agreements
- [ ] Death certificate and identification
- [ ] Recent tax returns
- [ ] Bank, brokerage, retirement, and credit-card statements
- [ ] Insurance, pension, and employer-benefit records
- [ ] Mortgage, title, deed, and business documents

Build a working inventory

For each asset or debt, record the institution, account type, owner, beneficiary, estimated value, contact, and next action. This reduces duplicate calls and helps professionals see the full picture.

Notify and protect

Financial and benefit organizations

Contact banks, credit-card issuers, investment custodians, insurers, employers, pension administrators, and government benefit offices as appropriate. Ask what documents are required and whether automatic payments should continue temporarily.

- [ ] Banks, credit cards, loans, and investment custodians
- [ ] Life, health, disability, and long-term care insurers
- [ ] Employer, pension, Social Security, and benefit administrators
- [ ] Utilities, subscriptions, memberships, and property insurers

Protect against fraud

Monitor mail and statements, question unsolicited invoices or callers, and keep confirmation numbers. Do not assume every bill should be paid immediately. An attorney can help determine how creditor claims should be handled.

Address the digital life

Secure devices and accounts

Preserve computers, phones, tablets, password managers, external drives, and important email access. Do not guess passwords repeatedly or erase devices. They may contain records, tax documents, account alerts, photographs, and instructions needed for the estate.

- [ ] Identify email, cloud storage, password manager, and financial-app access
- [ ] Review automatic subscriptions, streaming services, apps, and online shopping accounts
- [ ] Contact mobile, internet, and software providers about account closure or transfer
- [ ] Ask social-media platforms about memorialization, removal, or legacy-contact options
- [ ] Keep records of cancellations and watch for recurring charges
- [ ] Review credit-monitoring, digital-wallet, cryptocurrency, and online-payment accounts

Respect privacy and preserve evidence

Platform rules, privacy settings, and legal authority can affect who may access or close an account. Preserve relevant records before requesting closure. Be cautious about public announcements that reveal personal information that could be used for fraud.

Taxes, estate, and follow-through

Address tax work with qualified help

The IRS generally requires a final individual income tax return reporting income through the date of death. Estate income can create a separate filing requirement. The IRS notes that an estate with more than $600 of annual gross income may need Form 1041.

- [ ] Locate prior returns and year-of-death income documents
- [ ] Ask about final individual and estate tax returns
- [ ] Preserve basis and property-sale records
- [ ] Review benefits, beneficiary procedures, and survivor-income needs
- [ ] Schedule estate, tax, and financial-planning conversations

Keep the surviving plan connected

A death can affect income, insurance, cash flow, investments, taxes, and estate documents. After immediate work is underway, review the surviving household's financial picture before major long-term changes.

Authoritative resources

IRS: irs.gov/individuals/deceased-person and irs.gov/publications/p559. USAGov: usa.gov/report-a-death. CFPB: consumerfinance.gov/consumer-tools/managing-someone-elses-money/.