

Coping After the Death of a Spouse: A “To Do” List

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Losing a spouse may be one of the most difficult life events that any of us have to deal with. A spouse is a parenting partner, a co-CFO, a best friend and a beloved soul mate. Losing the person who supports you in so many ways can create an emptiness which can be almost paralyzing.

This is why it's so important after the death of a loved one to have the support you need to get through the detail-oriented and often emotionally draining probate process, which includes tasks such as sorting through a financial history, submitting legal documents to the probate court, contacting creditors and family members, and more. Some people have family or friends to help with these time-consuming tasks, others enlist the help of an estate planning or probate attorney, but one thing is clear: no one should do it alone.

Every family or couple will have a different experience with the probate process, but our firm would like to offer a basic list of universal “to-do” items to remember after the death of a spouse. We hope this will help give our readers a little bit of security during a very emotional and stressful time.

- * Obtain multiple copies of the death certificate
- * Gather any and all estate planning documents
- * Contact an estate planning attorney. Even if you don't plan to retain an attorney, a brief initial consultation can help you understand the task ahead and prevent you from skipping important steps
- * Notify the person named as executor or trustee
- * Notify the necessary institutions or agencies (the deceased's employer, social security administration, insurance company, creditors, post office, etc.)
- * Ultimately, you should remove your spouse's name from all joint accounts or ventures, such as bank accounts, utility companies, credit card accounts, etc., but we recommend holding off on the co-owned bank accounts until you first consult with an estate planning or elder law attorney. Sometimes there are disclaimer provisions in your spouse's trust or will which might be affected.
- * Pay final bills
- * Cancel accounts, subscriptions, etc.

Depending on your situation and location, there may be many more tasks to be done. Additionally, if you are serving as executor or trustee (as many spouse's do) there will be a great number of administrative tasks to be performed in addition to the ones on this list. Under these circumstances even the strongest and most capable people can feel overwhelmed. Remember that you don't have to go through the process alone, our office can help and we are just a phone call away. Call us at 530-241-3350 for any questions you may have for your estate planning needs in Redding, CA.