

9 **Contact employer and/or business associates to find out about:**

- Group Life insurance
- Unpaid commissions
- Terminal pay allowance
- Disability income
- Credit union balance
- Pension fund contributions
- Accrued vacation/sick pay
- Gratuity payments (tips)
- Service recognition awards
- Check to see if you and the other dependents are still eligible for hospitalization and health insurance

10 **Contact organizations to which deceased Belonged**

11 **After property title changes are complete, contact the insurance company that insures your property to inform them of changes in ownership**

12 **Notify Federal and State tax authorities**

13 **Notify anyone connected with family finances such as a banker, stockbroker, accountant or financial planner**

14 **Gather and list all current bills deceased owes and money owed deceased**

15 **Cancel driver's license**

16 **Notify credit agencies to insure credit identity is protected**

Losing a loved one is one of the most stressful Experiences of life! You can ease this time in advance by preparing a will and a list of the locations for all financial and professional resource information.

Prepared by
Esther M. Maddux
Extension Home Economist
Family Resources Management
Reviewed and edited by:
Wanda L. O'Callaghan
Fran Carmichael

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Gale A. Buchanan, Dean and Director

WHAT TO DO WHEN YOUR LOVED ONE DIES

Presented as a public service by:

Debbie Wade, Judge

**Troup County Probate Court
100 Ridley Avenue
LaGrange, Georgia 30240**

**Main office number: 706-883-1690
Fax: 706-812-7933**

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This information brochure is not intended to be used as legal advice. Please consult with your attorney.

WHAT TO DO WHEN YOUR LOVED ONE DIES

When you spouse or someone close to you dies, certain things need to be done. Here is a quick list of things to do:

1 **Contact the funeral director. Be prepared to give the following information for the death certificate:**

- Full name of deceased
- Nationality
- Social Security Number
- Date and place of birth
- Occupation
- Marital status
- Full name of parents, siblings, and other survivors of deceased (including mother's maiden name)
- Full name of previous marriage partner(s)

Make funeral arrangements with funeral director and clergy:

- Specify when family members will be available
- Select casket
- Select calling hours
- Choose cremation, body donation, memorial service, burial service
- Select transportation (number of cars, limousines)

Full expenses may include coffin, flowers, clergy, honorariums, newspaper notices, use of church, clothing, funeral home space rental, certified death transcripts, opening the grave, cemetery plot, grave marker, cremation and transportation.

2 **Contact clergy, if including in service:**

- Specify when family will arrive
- Plan service including hymns and poems
- Provide biographical information
- Ask clergy's choice for time of service

3 **Locate cash to take care of immediate needs.**

Sources of cash include:

- Cash on hand
- Checking accounts or savings accounts
- Money market certificates

- Life insurance cash value

4 **Likely places to search for important papers are:**

- Safety deposit boxes
- Strongboxes or Lockers
- Brief cases
- Office desks
- Safes

Locate:

- Life insurance policies
- Accidental death and health insurance policies
- Homeowner insurance policies
- Bankbooks
- Notes receivable and notes payable
- Real estate deeds
- Security certificates
- Wills
- Income tax return forms
- W-2 forms and other records of earnings
- Marriage certificate
- Social security number
- Birth certificates of all family members to prove ages
- Military discharge papers
- Veteran's administration claim number
- Automobile registration

5 **Obtain copies of these papers:**

- Death certificate (may need 2-15 copies from funeral director to claim insurance, social security and veterans benefits)
- Birth certificate
- Social Security card
- Marriage certificate

6 **Contact life insurance agents:**

- File a claim using death certificate or attending physicians statement for proof of death
- Supply information including policy numbers and amounts. Full name and address of deceased, deceased's occupation and date last worked, date and place of birth, date, place, and cause of death, claimants name age, address and social security number

Your settlement options general are:

- Lump sum: you may immediately be paid a lump sum

- Interest only: principal stays intact, interest paid periodically-good temporarily while you decide what to do with the money
- Life income or annuity: beneficiary receives stipulated benefit on set dates for the lifetime of the claimant
- Fixed installments: benefits are paid in agreed amounts over a period of time until the money is used up

7 **Contact attorney immediately so he or she can:**

- Locate and Probate will*
- Advise you as to what to sign and what not to sign
- Re-record deeds to real property*
- Disperse estate assets such as stocks, bonds, savings account, business assets*
- Write a will for you and update your will
- Advise you
- *some choose to do this themselves

8 **Contact your nearest Social Security Office to apply for spouse and dependent benefits. Bring the following information:**

- Certified copies of Death certificate
- Deceased's Social Security Number
- Proof of age of deceased
- Marriage certificate
- Approximate earnings of deceased in year of death
- Deceased employer name
- Record of deceased earnings in year prior to death (use W-2 forms or self-employment tax return)
- Social security number of spouse and dependent children
- Proof of age of spouse and dependents (birth certificate, baptism certificate or grade school records if no birth certificate)

Note: Railroad worker benefits are available to the beneficiary rather than social security benefits, if the person was employed more than 10 years.

For veteran's benefits, you should contact the VA office and take along service discharge papers, serial number, branch and dates of service. Also, the death certificate, marriage certificate and birth certificates of dependent children.