

Widower's Checklist

(provided by Senior Information and Assistance, a program of the Area Agency on Aging)

___ 1. Obtain 4-6 copies of spouse's death certificate (funeral directors can supply these); needed as proof of death benefits due you. Additional copies can be secured later.

___ 2. Notify banks. Change all accounts into your name. If deceased's estate is in trust, check with trust department of bank.

___ 3. Notify spouse's employer and employer's personnel or insurance department. Check on group insurance benefits, survivor's benefits, profit sharing and/or pension monies which may be due you. (Your funeral director can assist with your insurance processing.)

___ 4. Check monies in credit unions. Some supply life insurance.

___ 5. Inquire about health insurance coverage for you and your children if carried by your deceased spouse.

___ 6. Check on accident insurance. If spouse's death was accidental, benefits may be due you. If not, you may be due unused premium. (Your funeral director can assist you with Worker's Compensation death benefits.)

___ 7. Check on automobile insurance (as above).

___ 8. Check with labor union if spouse was member. Benefits may be due you. (Funeral director can assist.)

___ 9. Check with fraternal organization. Benefits may be due you.

___ 10. File at Social Security office for benefits due you and minor children.

___ 11. If your spouse was a veteran, you may be eligible for a widow/er pension, especially if he/she served during a wartime era. Check with Veteran's Administration. Widow's pension is based on income plus \$150.00 for burial, a bronze plaque and a flag. The above depends on the amount of income earned by the widow – SSI is excluded. If veteran has drawn pension or disability compensation, it will be \$300.00 plus \$150.00 for burial and a bronze plaque. (Funeral director can assist.)

Questions? In Del Norte County call Del Norte InfoCenter at (707) 464-5500.

___ 12. Collect any debts owed to the deceased by other persons.

___ 13. Review your present financial situation.

___ 14. If you have no income or monies, seek emergency aid from the Department of Social

Services. (Funeral director can assist in arranging a no cost burial service).

___15. Keep an up-to-date accounting for all cash income and expenses.

___16. Get hospital and medical statements as soon as possible.

___17. Pay all bills and taxes owed as soon as possible (funeral, income tax, real estate, home mortgage, hospital, and other bills incurred). BUT, first check on credit life insurance that may have been carried on all debts (house, car, appliances, etc.). Close accounts covered by this insurance.

___18. Contact attorney within 30 days following death. Discuss need for probate or other actions concerning joint tenancy or community property. Discuss attorney's fees and have a written understanding.

___19. Draw up or update your own will.

___20. Change beneficiary on your life insurance.

___21. Transfer real estate title of jointly-held property. Normally a simple procedure for an attorney. Does not always require probate.

___22. Change stocks and bonds into your name. Bank or stock broker has forms.

___23. Transfer automobile title into your name at Secretary of State's office – DMV if no probate, or if estate is probated, through Probate Court.

___24. May need to file state and federal inheritance and estate tax forms. Normally done as part of probate proceedings.

___25. Check with your funeral director to see if they can assist you with any of the above items as part of their total service with no additional charges.

For Business Matters

___1. Will

___2. Death certificate copies

___3. Social Security numbers

___4. Marriage certificate

___5. Birth certificate of each child

___6. Automobile registration

___7. Insurance policies

- ___ 8. Bank books
- ___ 9. Stock certificates
- ___ 10. Deeds and titles to property
- ___ 11. Recent income tax forms
- ___ 12. Loan and installment payment books
- ___ 13. Armed services discharge papers
- ___ 14. Veteran's Administration numbers