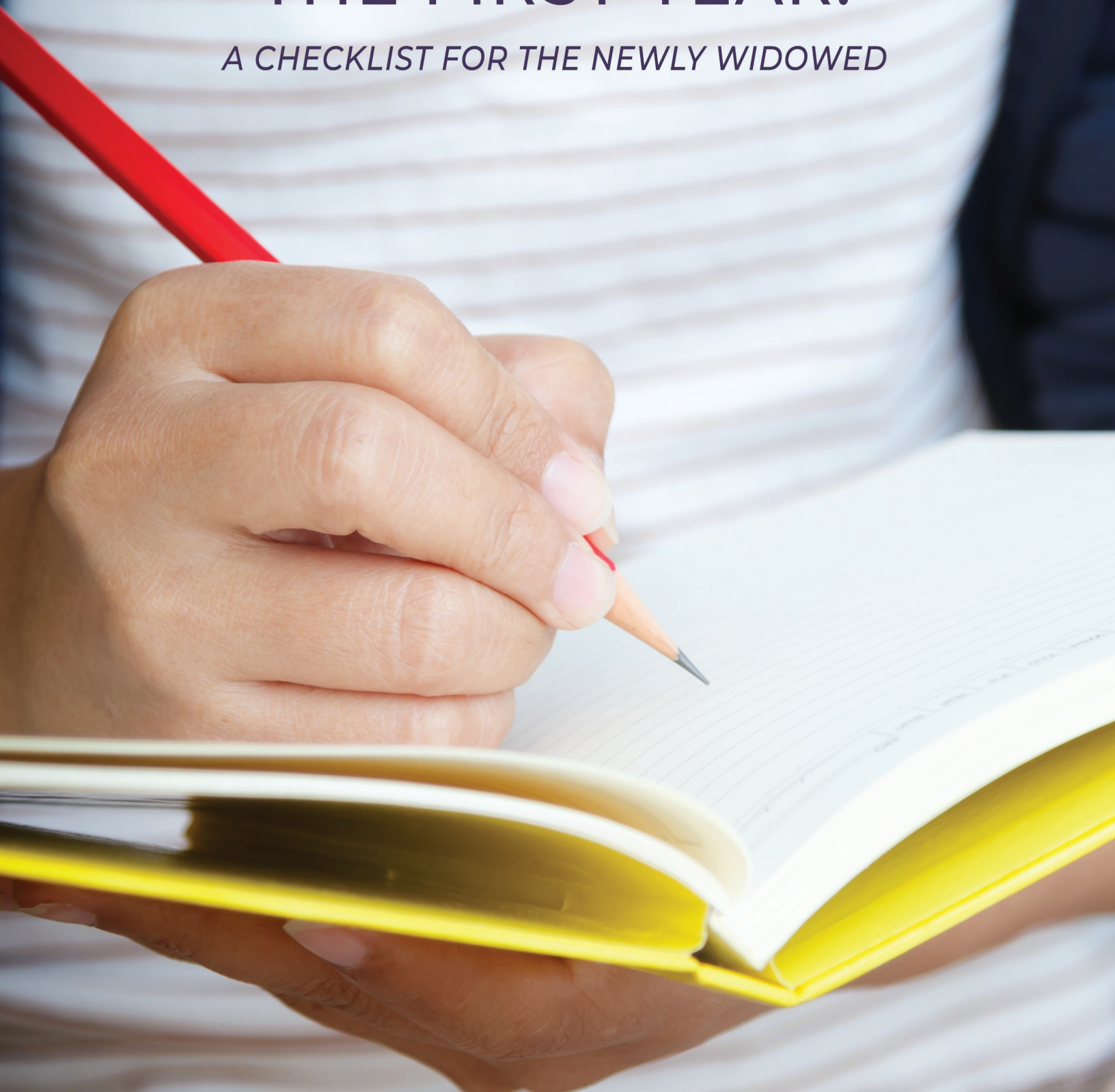


FROM FIRST STEPS THROUGH THE FIRST YEAR:

A CHECKLIST FOR THE NEWLY WIDOWED



FROM FIRST STEPS THROUGH THE FIRST YEAR: *A CHECKLIST FOR THE NEWLY WIDOWED*

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The shock of losing a loved one is beyond imaginable, yet the reality of death keeps us mindful of how valuable life truly is. If you have lost your spouse, first, let me say, I am so very sorry. I understand your pain. My husband passed away unexpectedly Sept. 23, 2020 just a few months after my 50th birthday. It sent me on an unwanted path of widowhood way too soon hijacking my plans for our future. After almost 31 years of marriage, I suddenly found myself single and lost. I never imagined being widowed at 50 years of age, it seems like something so far off. Yet I found myself on this foreign path navigating a completely foreign life experience. It is my hope to assist you on your journey with some things I have learned as I walk my path just a few steps ahead of you.

In addition to the reality that life for you is no longer normal, the business of death can be daunting. You feel alone, vulnerable and most often the grief fog sets in impeding your ability to think through anything other than your grief. The further I walk along this path, the more passion I have to help others who find themselves on the same unwanted, most often unexpected, yet very real path.

It is often said that the longest journey begins with a single step. This proverb is nowhere more applicable than in the long journey you must take after the death of your spouse. The good news is that there is hope and new direction throughout the journey. No matter how dark things seem in the immediate aftermath of bereavement, light can still be found by taking one step at a time. The purpose of this checklist is to provide you with a guide to those first steps on the road to this new phase of your life. Whether you are at the beginning of your journey or somewhere in the middle of the newly paved road, my hope is to help you along the way and set you up successfully by contributing to a sense of mental security when it comes to handling the business of the death of a spouse.



IMMEDIATELY AFTER YOUR SPOUSE'S DEATH

The first few hours and days after losing a spouse are honestly one big foggy cloud of shock. It's so difficult to comprehend the reality of new season of life. Trying to decipher what has just happened is very confusing, having to make certain decisions seems impossible, yet preparations must be made despite the despair attempting to overwhelm you. Though no one ever really "gets over" the pain of losing a spouse, in time, you will learn to "get through" it.

In order to prepare you for what is to follow, here are a few important things that will need immediate attention. I strongly recommend you call a close family member or friend to assist you in walking through these steps if possible.

- 01 Check your spouse's driver's license to verify organ donor status. Locate and follow any advanced healthcare directive, such as a living will or healthcare proxy, that your spouse had in place. You should feel free to ask whatever medical coordinator you are working with, such as the hospital, first responder, nursing home, or hospice, to guide you through the process. They will be very helpful in assist you. Call the nearest hospital if your spouse died at home. There typically is no cost for the service, and knowledgeable staff can answer your questions about next steps.
- 02 The hospital, nursing home, first responder or hospice will ask which funeral home you would like to use. They will arrange to transport your spouse's body from its current location. You can call the funeral home of your choice immediately to come retrieve your spouse's body, but refrain from feeling forced to make any immediate important decisions. You are not in an emotional state to do so. Ask them how long they can store the body until decisions must be made. If you go to the funeral home while you are in a state of shock, you are far more likely to make decisions based on emotion that will cost time and excessive expense. Instead, go directly home to gather your thoughts and if possible just breathe. Again, this is where I would strongly suggest you call your Pastor and have a trusted friend or family member to talk with as you begin to think about next steps.



- 03 Call immediate family members and close friends, or better yet, have a trusted person make the calls for you. Preserving your energy will be vital, since the emotions early on are draining. In these early hours, it is important to surround yourself with others who can share your grief and provide comfort and support. If possible appoint one of your family members or trusted friends as a point person to help field calls and answer general questions. This will greatly minimize the emotions stirred from the onslaught of emotionally draining questions from well-meaning family and friends. They can also begin to set up a meal train if it is helpful in your situation. As these people gather, take time to share stories and celebrate the life of your spouse. This helps to adjust to the reality of where you are and will give space for both tears and much needed laughter.
- 04 You will need to Contact your spouse's employer to inform them of the death. This will be very difficult for both of you, but you can do it. Make arrangements to have a friend or family member pick up your spouse's personal effects from the workplace.
- 05 You will also need to Contact your employer (if applicable) to arrange for bereavement leave. If you have school-age children, you should also contact the school to arrange for their excused absence at least until after the funeral service. They will often allow you and your children time to pick up the pieces and offer counseling through the school if desired.
- 06 After 24-48 hours, you may need to contact the funeral home and begin making arrangements for the service and other matters. This depends on the timeline they require after receiving the body. In order to help you navigate the many difficult decisions, it may be helpful to have a trusted friend, Pastor or family member accompany you.

If your spouse left specific instructions concerning the service or other related matters, you should discuss these with the funeral home personnel, your family members and possibly your Pastor or spiritual advisor. If there were no prior discussions or will, you will have to do your best to make plans for the service. This is where it is especially beneficial to have your family, trusted friends and/or Pastor present with you. It's very normal to feel inadequate and unprepared, even indecisive. Their support is very helpful.



Second -guessing every detail of the service can be paralyzing, just remember, that the service is more for you and your family than anyone else. Your stories and memories are the highlight of any memorial service or as I like to call it “Celebration of Life”. Don’t get locked down in the details to where you get stuck. Reach out to a life -line to share ideas so that you can finalize arrangements.

- ❑ If your spouse was a veteran of the armed services, you should inquire about special arrangements that may be available. The funeral home may be able to provide some of this information, and you can also contact the Department of Veteran Affairs (www.va.gov). You will need to provide your spouse’s Veteran’s DD-214, the official discharge form for military service.
- ❑ Important: You will need several copies of your spouse’s death certificate for future business so ask the funeral home to order a minimum of 10 copies; you will need these later for financial and other documentation.
- ❑ If possible order pre-printed thank-you cards. These come in handy for after the funeral and can be sent out by a close friend or family member on your behalf.

07 With the assistance of a trusted friend or family member, begin contacting other family members and friends who have yet to be notified of your spouse’s passing. If your spouse was a member of any organizations or clubs, notify them, also.

08 You are not alone. Ask for help with planning the funeral. Your friends and family members will appreciate the honor of being asked to participate. Depending on your arrangements, you might need to select Pall Bearers. These are usually immediate family members and close friends. You may also reach out for assistance with the service arrangements such as a picture collage/memorial video, special music, brief remarks and special scripture readings. They may also like to host a pre- or post-service meal or gathering for friends and family. Remember people want to assist you in this time of grief so don’t hesitate to ask for help.



- 09** In the beginning days, you will receive multiple messages of condolence. You may want to have your email forwarded for a period of time, so that someone else can take care of receiving and replying to messages of condolence or encouragement. I strongly suggest that you get yourself 3 journals and keep them in a central location where you can easily access them all. For Journal #1, Recruit someone to keep track of cards, phone calls, meals, other donations and other incoming communications. Journal #2 is for keeping notes on the various meetings and appointments you will need to attend as you make various financial and other arrangements. Journal #3 is for your personal use; use it to record your thoughts, feelings, and even random ideas during the next several weeks. This will help you empty your thoughts in a safe place and bring a sense of relief of the pressure to remember everything.
- 10** Enlist your friends and family members to assist with everyday tasks such as shopping, running errands and food preparation. As they come to your aide, they actually help their own grieving process. This also allows you to focus on the things only you can focus on such as taking care of yourself.
- 11** Prepare your spouse's obituary. This may seem like too much for you, and that's okay. The funeral home can provide guidance for this, and you can also delegate this task to a trusted friend or family member. Be sure to note any charities that you or your spouse might want to receive donations in lieu of flowers, and check with the funeral home for deadlines and other information related to having the obituary published in your local newspaper. To keep the cost down, you might investigate options such as listing the obituary in digital form only on the Newspaper website if available. You could also just post on social media and then print your post if you prefer to have something for sentimental purposes. It can get expensive running the Obit in newspapers, so be sure you investigate your options before purchasing.
- 12** If a post-funeral gathering—sometimes called a wake—is customary in your family, make the arrangements or ask someone to do it for you.
- 13** In Journal #2 for meeting notes, create a list of important phone numbers. This should include your Pastor or spiritual advisor, your attorney, your financial advisor, insurance representatives (for life and health), banking contacts, your spouse's employer, your employer, the funeral home, the



local Social Security office, and possibly others. You may wish to share a copy of this list with a trusted person. You will be referring to this list frequently in the weeks to come. It makes it so much easier to have all important contact information in one easily accessible location. It also comes in handy in case someone else needs to follow up or make calls on your behalf.

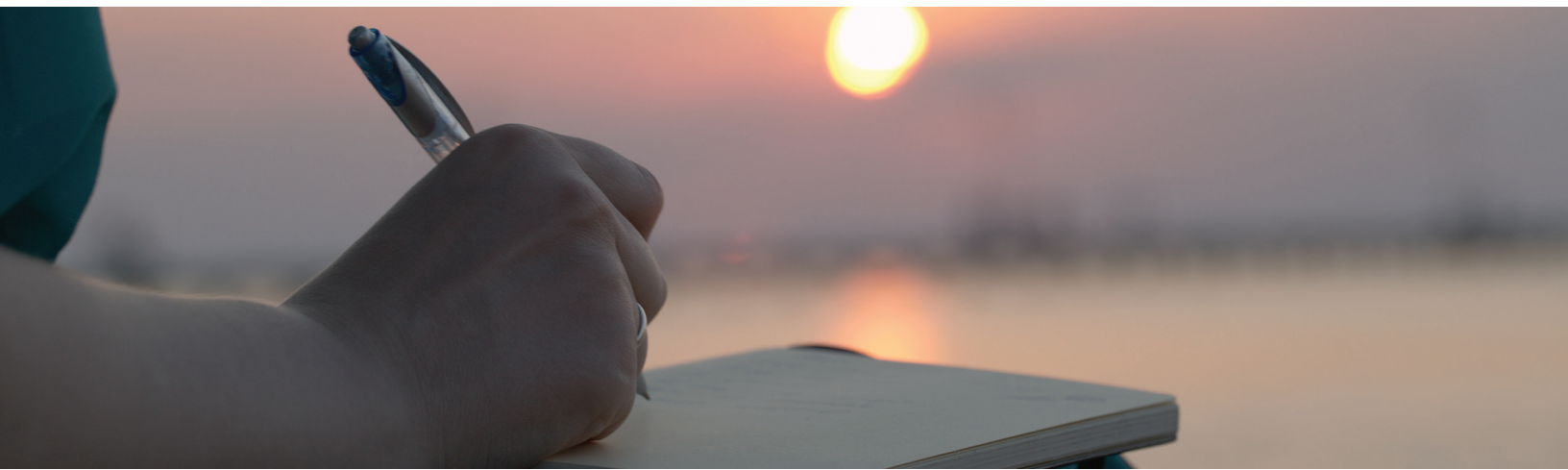
- 14 Prioritize self-care. Monitor your eating and sleeping habits. Grief can be brutal and greatly disrupt your sleep pattern and other daily habits. You may wish to take frequent breaks, walks, meditate, or spend quiet time for spiritual reflection. If you don't want to go alone, call a friend or family member to accompany you. Spa days, massages, anything to help relieve the stress from grief is encouraged. One of my friends gave me funds to take my 3 daughters, 2 daughters in love, and 4 granddaughters to get our nails done together. We made it a special event before the Celebration of Life service for my spouse and the nail salon loved hosting us all. Give yourself plenty of time and space; grief is exhausting, and everyone's needs are different during the grieving process. There is no right or wrong way to grieve, you just have to find your way **through** it.

IMMEDIATELY AFTER THE FUNERAL OR MEMORIAL

- 01 Take plenty of time for yourself. Remember that your grief and process are your own, and they are different from anyone else's. Avoid doing anything just because someone thinks you "should." You are the expert on your own pain; give yourself permission to take the time and reach out to people who knew and cared for your spouse and share stories and memories. The main point is to not feel compelled to rush back toward "normal." After all, your "normal" is in the process of being redefined.
- 02 Begin sending thank-you notes to those who provided help or support. You might want to ask a family member or friend to assist you as this can take some time and add to your stress.



- 03 Contact your local Social Security office and notify them of your spouse's death. The funeral home can also do this for you, in many cases. But you can also go to www.ssa.gov for additional information. If you have dependent children, benefits may be available to them. There may also be benefits available to you as a surviving spouse. Especially if you are a woman who has never worked outside the home, you should inquire about possible spousal benefits.
- 04 Contact your health insurance representative (or possibly the Human Resources department of your spouse's employer) and cancel your spouse's health insurance. This is also a good time to review your own coverage and that of any dependents. Generally, however, you should avoid making any major changes; it is still too early in the grieving process. As long as you and any dependents have coverage in place, that's probably all you should be concerned with at this time.
- 05 Find your spouse's original will (not a copy). Contact your attorney to arrange for filing the will for probate. Some states require filing within ten days of death; ask your attorney about any such stipulations in your state. They will walk you through this process. Don't hesitate to ask them questions regarding this process. This is what you pay them for. If you do not have a written will, contact a highly- respected Estate attorney in your area and they will help walk you through the proper process. My Estate attorney was able to relieve me of thousands of dollars of medical and credit card debt that was in my husband's name. It was well worth the investment to hire him.
- 06 If your spouse owned or was a partner in a business, you should begin discussing the arrangements for the business's continuation. You should involve your attorney, your financial advisor, and possibly your accountant in these discussions. I will add links to my recommendation for attorneys, and financial advisor at the end of this document.
- 07 Read and journal. After the death of my husband, I was sent 4 copies of the book "Imagine Heaven" by John Burke evidently I was to read it. To be honest, it took me several weeks to even bring myself to read it but once I did, it really helped my grieving process. There are several books that are written on the subject of grief. Taking time to read and journal will help encourage you that what you are going through is not abnormal, that you aren't failing at grief. Reading the journey of others who have found a way to



rise above the waves of grief will give you hope.

Writing it out in your third journal will help move you through the cycles of grief and navigate the emotions that will sometimes overwhelm you. Having a place to release those emotions evacuates them from your mind bringing much needed relief.

Download the You Version Bible app ([Click Here](#)) and you will find there are multiple daily devotions on grief available at no cost. I have done many of these and they are so very helpful. (Sitting in Grief, Walking through Wilderness seasons, Grief from Loss, It's not supposed to be this way are just a few)

30-60 DAYS AFTER YOUR SPOUSE'S DEATH

- 01 List all your monthly bills, with amounts. Include your mortgage or rent; car payment; health, vehicle, and life insurance premiums; utilities and internet service; credit cards; and anything else that recurs monthly. Prioritize paying those that are due earliest in order to avoid late fees. If there are major medical expenses related to your spouse's death, set these aside in a secure place for the time being.
- 02 Go to the bank. If you and your spouse had a joint account, plan to keep it open for a year. Your attorney may have instructed you to open an estate account, your bank can assist you with this.
- 03 Check and update your calendar—frequently. Grief makes you forgetful; try not to place over-reliance on your memory right now. I would check my calendar every morning to make sure I hadn't forgotten anything. Be cautious not to overcommit yourself too soon. The tendency is to fill up your calendar to keep you busy avoiding grief, but it will catch up with you and you will experience a burn out. It's vital to balance between activity and isolation. Do not isolate, but take time to rest and recharge. However, remember to get out of the house and get some sunshine and fresh air too.



- 04 As you meet with your banker, attorney, financial advisor, and others, keep notes on the conversations in Journal #2 and use them for follow-ups. Write down important dates and deadlines, with contact names and phone/email information. Again, it is much easier to go back to one journal for your vital information than to go on a scavenger hunt throughout all of your files in hopes of finding the information. This helps prevent unnecessary stress.
- 05 Do Not Make Major Life Decisions at this time. Your ability to make wise decisions is severely impaired by your grieving emotions. I strongly suggest and advise that you take no major actions and make no long-term decisions. Right now, your focus is on getting a handle on day-to-day needs and short-term priorities. You are still grieving, and your state of mind is more likely to be unreliable because of rapidly shifting emotions. Avoid decisions like selling a home, leaving a job, or making far-reaching financial commitments—especially purchases. Even purging personal items. You might regret it in the months to come. If certain items are too painful to look at, ask a friend or family member to put them in a box out of sight for a time. Eventually you will be able to go back and decide whether to permanently let it go. I even asked my children to give me time before giving them my husband's personal items. They needed something to hold onto for memory sake, yet I had to be ready to let it go.
- 06 Gather your documents. This includes your spouse's will, death certificate (all copies), your marriage license, birth certificates, your spouse's Social Security number, insurance policies (especially life insurance), most recent bank and investment account statements, your spouse's IRA and 401K documentation (if applicable), most recent tax return, vehicle titles, loan documents, and possibly others. It's a good idea, once you've gotten all this together, to keep everything in a mobile file that can easily travel with you. You'll be making lots of visits to various institutions and individuals as you sort through these matters, and keeping everything together in a convenient container will help ensure that you always have what you need for every meeting.
- 07 Start applying for survivor benefits. These can include veteran's benefits (if your spouse was a service member), Social Security, and pension benefits, if your spouse's employer provided a pension. Each organization will have unique requirements, so call ahead or check the website in order to prepare for any appointments or application processes. During this time you should



also be contacting the providers for any life insurance policies covering your spouse, whether through work or privately purchased. You will need to provide a copy of the death certificate. You should also ask about the options available to you for receiving the proceeds, whether in a lump sum or paid annually over a period of years. Your financial advisor or accountant can advise you which options are most advantageous for your individual situation.

- 08** Continue setting aside time for self-care. During this period, it's easy to get so wrapped up in taking care of business that you forget to take care of yourself. Remember: You are still grieving. It probably feels different now than it did at first, but you must continue to self-monitor and allow yourself time and space to focus on your inner well-being. Make sure you get with friends and family to lift your spirit as well. Allow yourself the freedom to laugh. You shouldn't feel bad for smiling. It's part of the healing process. Avoid the "poor pitiful me" syndrome. I admit that being a widow was not in my top ten things I'd like to be when I grow up. However, once I accepted and embraced where I am, it was much easier to see the light once again.

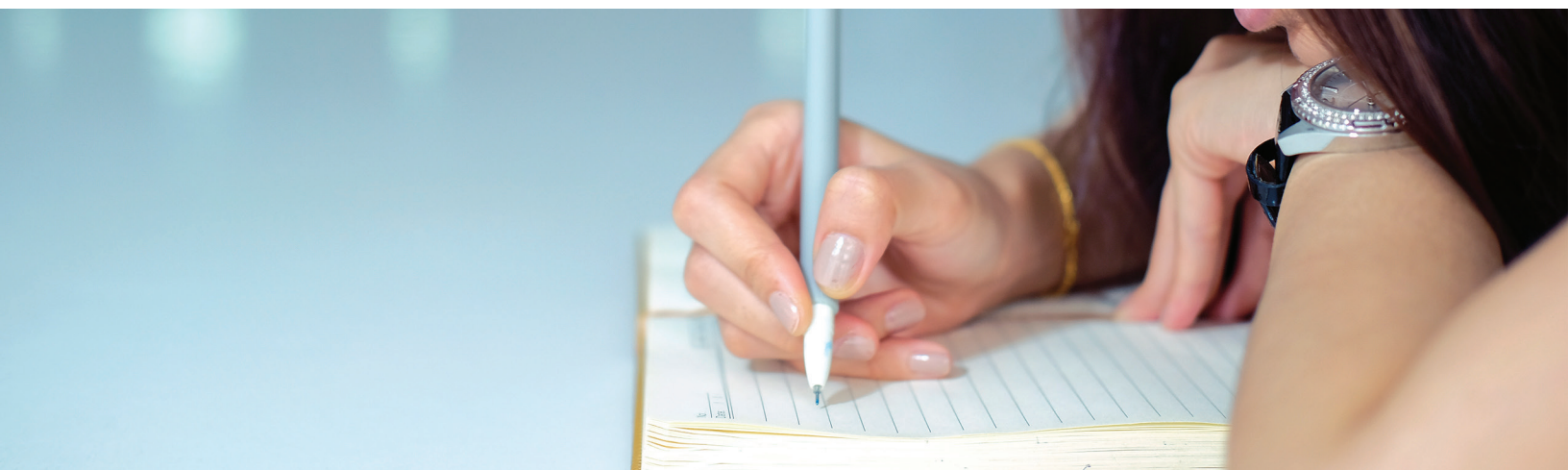
3-6 MONTHS

AFTER YOUR SPOUSE'S DEATH

- 01** Create an income/expense worksheet. If you are familiar with a spreadsheet program like Excel, use one to map out your finances. In order to feel more in control, it's important for you to know what is going out and what is coming in, every month. Having this knowledge of your cashflow will also significantly reduce your stress level. This involves only simple math, but the benefits to your mental well-being are incalculable. You should also make a list of all bank and investment account balances, as well as any retirement accounts owned by you or your spouse. If you are like me, my husband handled all of the finances so this seemed very intimidating. Once I was able to see my monthly budget, it actually brought me great confidence and peace. I set my spending boundaries and it created a sense of protection, like the lanes on a highway preventing me from a collision.



- 02 Make an appointment with your financial advisor. If you do not have one, please refer to my link below. This person has been such a gift to me. The reassurance alone of having wise counsel and guidance is worth every penny. Besides, they should save you enough money by preventing you from making bad decisions that you have plenty to pay them with. With your financial worksheets in hand, you will work with your advisor to assess and stabilize your cash flow over the next several months. You should avoid making any long-range financial plans or commitments at this time. Remember: your goal for now is to understand and establish your month-to-month needs and resources. Long-term strategy will come later. You may also wish to ask your financial advisor to assist with updating financial records to reflect your current circumstances. If you have any questions about your accounts or your financial records, now is the time to ask.
- 03 Establish an emergency fund. You will want to have adequate cash on hand to meet unanticipated needs during this transitional time. A good goal is to maintain 3–6 months' income in a liquid account for use in an emergency. This may seem impossible at first, but it's one day at a time one step at a time. Remember, this is a check list for you, a guide to help you navigate this new season of life.
- 04 This will be difficult but it should be done. Have your spouse's name removed from utility accounts, including mobile phone and internet services. Ask your mobile phone carrier to remove your spouse's phone from the account and adjust your monthly fees accordingly. You can request they assist you in saving his voicemail greeting if you should choose to.
- 05 Notify creditors and close credit card accounts that are solely in your spouse's name. (Your estate attorney should assist you with this) It's advisable to provide copies of the death certificate to the three major credit reporting agencies: Experian, TransUnion, and Equifax. This will alert them to flag your deceased spouse's information and make it more difficult for identity thieves to exploit your spouse's personal information for dishonest purposes. You should also monitor your spouse's credit history over the next four to six months to ensure that no fraudulent activity has occurred. Don't get overwhelmed, this is not difficult. Your bank can also help you monitor this.



- 06 Inquire at your local tax authority whether your state offers a widow's property tax exemption. This varies from state to state, so your local tax authority will need to provide this information.
- 07 Take time for self-care. You may wish to meet regularly with a trusted friend or counselor. Just talking through your emotions and grief will bring some relief. You can request their opinion on how you're presenting yourself and also get advice, resources, and support as you continue to navigate your grief journey. Your church should have a care pastor who can meet with you as well.

6-9 MONTHS

AFTER YOUR SPOUSE'S DEATH

- 01 Follow up with your attorney about the probation of the will. In some cases, your spouse will have named you as executor, which means you have the responsibility of ensuring that the terms of the will are carried out. In other cases, some other trusted person or entity—such as a trust department or a law firm—will be the executor. You should keep updated as the process unfolds, and you may wish to consult your financial advisor and accountant as well in order to make sure that the proceeds are handled in the most advantageous way. In your discussions, you should also ask your attorney about any advisable changes or additions to your own will, in light of your new circumstances. Do not forget to update your will/trust. It is important that your family not find themselves disempowered when the time comes to join your spouse in eternity.
- 02 Evaluate your meetings with your professional team. How do you feel after the meetings? Are your questions being answered in a way that is clear to you? Do you understand what is happening and what next steps should be? Are you uncomfortable with anyone or any setting? If you are, a change may be in order. You are paying for these services, and you deserve to feel comfortable and in control. You should see measurable positive changes in your emotions and well-being. If not, it's okay to seek out different counsel.



03 Assess your goals and priorities. Think about your family, your friends, your work, your home, and your interests. Which people are most important to you? Are there professional goals that you still want to achieve? Are there causes you wish to support or areas for personal growth that you want to explore? Begin developing a list of priorities and goals around these areas; they will form a vital part of your strategies for the future. Think of this as your personal and financial vision statement.

Volunteering at your church or in your city is vital to your mental health. We are built for contribution. When we cease making a contribution and only live as a consumer we lose our sense of purpose. Within 10 weeks of my spouse's death, I volunteered with my church feeding the homeless and taking care of others who were hurting. It helped bring healing to my emotions. I still volunteer monthly in some capacity.

9-12 MONTHS AFTER YOUR SPOUSE'S DEATH

- 1.** With the help of your financial advisor, begin to align your financial future with your most important goals and priorities. Your long-term financial plan should reflect the future that you have begun to envision for yourself and those closest to you. Your financial advisor will be able to help you develop specific strategies that reflect what matters most to you, both now and in the future. Discuss with your advisor any areas of "financial education" that you believe you need, and form a plan for acquiring the knowledge you need in order to feel more in control.
- 2.** Follow up with your attorney and accountant or other tax advisor about the settlement of the estate. You may wish to involve your financial advisor also, in order to ensure that final distribution of assets and disposition of your spouse's estate meshes with the long-term plans you are developing.



3. Review your vision statement. How does your financial plan support your vision? Reassure yourself that your plan provides and protects resources in a way that is consistent with achieving your most valued priorities.

Conclusion By this time, it will have been about a year after the death of your spouse. That may seem like a long time in some ways, but in other ways, your journey is just beginning. By following the steps in this checklist, you have laid the groundwork for a future that incorporates what matters most to you, personally, Spiritually and financially.

You still have Purpose. Your life is different, but it doesn't have to be sad. You will find your way if you just keep walking forward one step at a time. The good news is that you are not alone. Your Heavenly Father is with you and guess what, so am I!



RESOURCES

Financial Advisor:

Kerry Morris www.meetkerry.com

For free financial advice from 20 years of experience at Ramsey solutions:

Ask for Sherry at (615) 517-2988

Excel Monthly Budget template:

There are many budget templates out there that you can use. Here is just one example for you. [Template](#)

