

# My loved one has passed away. What do I do now?

After a family member dies, you may have difficulty processing what happened, and what to do next. Below are some guidelines and checklists that may be helpful:

## IMMEDIATE NEXT STEPS:

- Start notifying family and friends. Use clear language when making notifications, especially to children. Avoid vague terminology like “they’re gone” or “they’re no longer here” or “they went to sleep”. Ask family and friends to refrain from posting on social media until everyone has been notified.
- Choose a funeral home. If one hasn’t been chosen in advance, contact multiple funeral homes for price estimates. Cost can vary greatly from one funeral home to the next. The funeral home will facilitate transportation of your loved one to their facility and will help you obtain the death certificate, which you will need to handle your loved one’s personal matters. Enlist the help of family members or friends to help plan the service, write the obituary and eulogies if applicable, and arrange post-funeral gatherings or activities.
- If your loved one was a veteran, there might be financial assistance available for burial and related costs. Please contact Veterans Affairs for more information.
- If you cannot afford funeral home costs, please contact Indigent Services for the county where your loved one passed away:
  - Escambia County: Cassandra Pressley, 850-595-3130, [humanassistance@myescambia.com](mailto:humanassistance@myescambia.com)
  - Santa Rosa County: Lewis Funeral Home, 850-623-2243
  - Okaloosa County: Angela Cox, 850-689-5977, [acox@myokaloosa.com](mailto:acox@myokaloosa.com)
  - Walton County: Clary-Glenn Funeral Home, 850-835-2511, [admin@clary-glenn.com](mailto:admin@clary-glenn.com)

## OVER THE NEXT FEW WEEKS:

- Notify employers and inquire about owed wages and/or survivor benefits. In addition to the final paycheck, ask about any accrued time off, bonuses, or commissions that are owed.
- Notify mortgage lender / bank / landlord and find out next steps.
- Notify utility companies (electric, water/sewer, trash pick-up) - disconnect services if needed.
- Notify cell phone provider - disconnect service if needed.
- Notify the Social Security Administration and the IRS to prevent potential identity fraud.
- Freeze or close bank accounts and credit cards and stop any recurring payments. Dispose of any credit cards or debit cards and notify credit reporting agencies to prevent potential fraud.
- Contact USPS about mail forwarding.
- If there were pets, arrange for their care and/or contact animal control if necessary.

## OTHER THINGS TO CONSIDER:

- If professional cleaning is needed, consider hiring someone. Trying to clean up on your own is not recommended. It can be an overwhelming task, both physically and mentally, and may also be potentially dangerous to your health.
- Look for a will, typically in a home safe or a safe deposit box. An executor will be named in the will - this is the person who will manage the settling of the estate. If there isn't a will, the estate will go to probate and an administrator will be named in place of the executor. You may need to provide the administrator with an inventory list of assets and liabilities. Consider contacting a probate attorney and/or a CPA for assistance in legal and financial matters.
- Contact the DMV for information on how to transfer a vehicle title.
- Contact the county clerk's office for information on how to be removed from voter registration.
- Contact insurance companies to terminate coverage of home, vehicle, and/or health insurance policies. Make sure to ask if the unused portion of the premium be refunded.
- Contact the life insurance company to inquire about how to file a claim and receive a payout. Please note that most life insurance companies will not allow payout until the death certificate is finalized (i.e. not in "pending" status).
- Memorialize or delete social media accounts and email accounts.