Fill in on screen edition

This document is general information and a form. It is not a substitute for the advice of an attorney.

When a parent dies

The first day, the first week and the first month: who is doing what, what to leave alone for now, and who you have told.

Prepared for the United States

This checklist is for the family of

_____

Kept by

_____

Started _____ MM / DD / YYYY

Last updated _____ MM / DD / YYYY

Our parent's state

_____

Its own pages are listed at theendoflifeplanner.com/us/what-to-do-when-a-parent-dies

Prepared and checked by Valoren, a publisher in London, England. No attorney has reviewed it. Facts in it show the date they were read. Checked November 3, 2026.

theendoflifeplanner.com/us/what-to-do-when-a-parent-dies

One page to read before you start

What this is

A checklist for the son or daughter who is doing the practical things after a mother or father dies. One sheet for who is doing what. Tick lists for the first day, the first week and the first month. A page of things to leave alone for now. A page for who you have told, and one for the papers you have found.

What it is not

It does not say what your family must do, or who inherits, or who may act for your parent. Those are your parent's state's law and the court's. The page it came from quotes the official bodies on each of them; an attorney in your parent's state can say how they apply to you.

How to use it

Fill in who is doing what first, together, and give each person their page. Tick each row when it is done and write the date. If a row is not for your family, write "not us" on the line and move on. Keep the file with the certified copies, in one place that everyone knows.

The things to leave alone

The hardest page is the one about leaving things alone. A power of attorney ends at the death, a payment for the month of death goes back, and the things in the house wait for the person the court appoints. Each row on that page has the official sentence behind it, with the date we read it.

If your other parent is living

Write their name on the who-is-doing-what page beside "Sits with our other parent". The calls about Social Security, the joint account and the home are theirs to make; the page explains each one in the official words.

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Who is doing what

One person for each job. Write their name and phone number, tick when it is done, and tell each other what was said.

The job	Who	Phone	Done	Done on MM / DD / YYYY
The calls The funeral home, Social Security, the bank, the insurers, the employer or pension, the landlord or servicer.			☐	
The certificates Ordering the certified copies and keeping them in one place.			☐	
The house The keys, the mail, the pets, the fridge, the heating, the locks.			☐	
The papers The will, the deeds, the policies, the statements, the passwords.			☐	
The funeral The prices, the notice, the service, the bill.			☐	
The money What the estate pays, and a note of what each of you has paid out.			☐	
Sits with our other parent For each call and each form.			☐	
The belongings Nothing shared out yet; the list of what people have asked for is page 10.			☐	
			☐	
			☐	
			☐	
			☐	

A disagreement is not for this sheet, or for a weekend. Write it down and bring it to an attorney in your parent's state together.

The first day

Almost nothing has to happen today except these. Tick each one when it is done.

Someone in authority has pronounced the death

A doctor, a hospice nurse, or the medical examiner. If they died at home and not in hospice, the doctor, the medical examiner, the health department or a funeral home says how to proceed.

☐ Done **Done on** _____ MM / DD / YYYY

The funeral home, or the family, has arranged to move them

There is no rush to move them from home.

☐ Done **Done on** _____ MM / DD / YYYY

The funeral director has the Social Security number

They usually report the death to Social Security.

☐ Done **Done on** _____ MM / DD / YYYY

We asked the funeral home for its price list before signing anything

It must give you one, and must give prices on the phone.

☐ Done **Done on** _____ MM / DD / YYYY

The closest family have been told

In the order our parent would have wanted.

☐ Done **Done on** _____ MM / DD / YYYY

Our other parent has someone with them

Today, and for the first calls.

☐ Done **Done on** _____ MM / DD / YYYY

The house is locked, and the keys are with

_____

☐ Done **Done on** _____ MM / DD / YYYY

The pets are fed and somewhere safe

☐ Done **Done on** _____ MM / DD / YYYY

One person is making the calls

Page 3.

☐ Done **Done on** _____ MM / DD / YYYY

Nothing has been thrown away, sold or shared out

☐ Done **Done on** _____ MM / DD / YYYY

The first week

The telling begins. Close nothing yet; tell each organization of the death and ask what it needs.

Certified copies of the death certificate ordered
Ask each organization whether it needs a certified copy or a photocopy before you order.
☐ Done **Done on** _____ MM / DD / YYYY

Social Security has heard
From the funeral home, or from our call.
☐ Done **Done on** _____ MM / DD / YYYY

The will found, and who is named in it
The original, not a copy.
Where it was
_____
☐ Done **Done on** _____ MM / DD / YYYY

The bank told; nothing closed
☐ Done **Done on** _____ MM / DD / YYYY

The employer or pension told
☐ Done **Done on** _____ MM / DD / YYYY

The insurers told
Life, home, car, health.
☐ Done **Done on** _____ MM / DD / YYYY

The landlord or the mortgage servicer told
☐ Done **Done on** _____ MM / DD / YYYY

One credit bureau asked for a deceased alert
It tells the other two.
☐ Done **Done on** _____ MM / DD / YYYY

The mail: stopped, forwarded, or managed at the shared address
☐ Done **Done on** _____ MM / DD / YYYY

The obituary written without the birth date or the address
☐ Done **Done on** _____ MM / DD / YYYY

Any power of attorney retired
The bank told that the agent's authority has ended.
☐ Done **Done on** _____ MM / DD / YYYY

The Social Security payment for the month of death
The bank told to send it back.
☐ Done **Done on** _____ MM / DD / YYYY

Receipts kept for everything paid out, and by whom
☐ Done **Done on** _____ MM / DD / YYYY

Our parent's state page read
The address is on the cover.
☐ Done **Done on** _____ MM / DD / YYYY

The first month

Most of this falls to the person the court appoints. The rest is knowing where things stand.

The court: who is appointed, and the letters the bank asks to see	☐ Done	**Done on** _____ MM / DD / YYYY
Accounts with a named beneficiary, and life insurance claims	☐ Done	**Done on** _____ MM / DD / YYYY
The mortgage servicer sent proof of the right to the home	☐ Done	**Done on** _____ MM / DD / YYYY
Property taxes and home insurance kept paid from the estate	☐ Done	**Done on** _____ MM / DD / YYYY
Utilities and subscriptions: kept, transferred or stopped by the person in charge	☐ Done	**Done on** _____ MM / DD / YYYY
Debt collectors told who the executor is, and nothing more	☐ Done	**Done on** _____ MM / DD / YYYY
The programs and businesses our parent used, told	☐ Done	**Done on** _____ MM / DD / YYYY
If they served: VA burial and survivor benefits asked about	☐ Done	**Done on** _____ MM / DD / YYYY
Our other parent's Social Security: the one-time payment and survivor benefits asked about	☐ Done	**Done on** _____ MM / DD / YYYY
The joint account: the bank asked which kind it is	☐ Done	**Done on** _____ MM / DD / YYYY
Unclaimed money searched: the state's office, old pensions, old policies	☐ Done	**Done on** _____ MM / DD / YYYY
The final income tax return: who files it, and by when	☐ Done	**Done on** _____ MM / DD / YYYY
The estate tax return: whether one is required	☐ Done	**Done on** _____ MM / DD / YYYY
Our parent's state's clocks looked up: the will to the court, the inventory, creditors' claims	☐ Done	**Done on** _____ MM / DD / YYYY

Leave alone for now

Each row is one thing to leave alone, and the official sentence that says why is on the page this file came from. Tick when the family has agreed.

Paying their bills from our own money	☐ Family agreed	**On** _____ MM / DD / YYYY
Using their power of attorney	☐ Family agreed	**On** _____ MM / DD / YYYY
Keeping the Social Security payment for the month of death	☐ Family agreed	**On** _____ MM / DD / YYYY
Closing their accounts before the court has named someone	☐ Family agreed	**On** _____ MM / DD / YYYY
Putting their birth date and other details in the obituary	☐ Family agreed	**On** _____ MM / DD / YYYY
Giving details to a caller who says they are collecting a debt	☐ Family agreed	**On** _____ MM / DD / YYYY
Paying for a certified copy for every single task	☐ Family agreed	**On** _____ MM / DD / YYYY
Letting the home's insurance or property taxes lapse	☐ Family agreed	**On** _____ MM / DD / YYYY

Who we told

One line per organization. Write what they asked for, and any reference number they gave.

Organization	Told on MM / DD / YYYY	By	What they asked for, and the reference
The funeral home			
Social Security			
The bank			
The credit bureau			
The employer or pension			
The life insurer			
The landlord or servicer			
The post office			

Papers found

Where each one was, and who holds it now. Originals, not copies.

Papers found	Found	Where it was	Who holds it now
The will, and any later change to it	☐		
Deeds and titles: the home, the car	☐		
Insurance policies: life, home, car, health	☐		
Bank and credit union statements	☐		
Retirement and investment account statements	☐		
The last tax return	☐		
The Social Security card, or the number	☐		
Birth and marriage certificates	☐		
Military discharge papers, if they served	☐		
Phone, computer and passwords	☐		
	☐		
	☐		

The belongings

Nothing leaves the house yet. A list of what people have asked for, so nobody has to remember it later.

The item	Who asked for it	Note

What each person is owed is for the will, the state's law and the person the court appoints.

Where every sentence on the page came from

The official pages behind the checklist, each with the date we read it, printed from the same data as the page. If a date here is older than the page's, the page is newer.

National Institute on Aging: What To Do After Someone Dies
www.nia.nih.gov/health/grief-and-mourning/what-do-after-someone-dies · read October 30, 2026

Social Security Administration: What should I do when someone dies? (KA-02077)
www.ssa.gov/faqs/en/questions/KA-02077.html · read October 30, 2026 and November 3, 2026

Consumer Financial Protection Bureau: Managing Someone Else's Money: Help for agents under a power of attorney
files.consumerfinance.gov/f/documents/cfpb_msem_national_agents_guide.pdf · read November 3, 2026

Internal Revenue Service: Publication 559 (2025), Survivors, Executors, and Administrators
www.irs.gov/publications/p559 · read October 30, 2026

Federal Trade Commission: Debts and Deceased Relatives
consumer.ftc.gov/articles/debts-and-deceased-relatives · read October 30, 2026 and November 3, 2026

Internal Revenue Service: Deceased taxpayers – Getting information from the IRS
www.irs.gov/businesses/small-businesses-self-employed/deceased-taxpayers-getting-information-from-the-irs · read October 30, 2026

USAGov: How to get a certified copy of a death certificate
www.usa.gov/death-certificate · read October 30, 2026

Consumer Financial Protection Bureau: Can a debt collector contact me about a deceased relative's debts?
www.consumerfinance.gov/ask-cfpb/can-a-debt-collector-contact-me-about-a-deceased-relatives-debts-en-1469/ · read October 30, 2026 and November 3, 2026

U.S. Postal Service: Mail Addressed to the Deceased
www.usps.com/manage/mail-for-deceased.htm · read October 30, 2026 and November 3, 2026

Social Security Administration: What to do when someone dies
www.ssa.gov/personal-record/when-someone-dies · read October 30, 2026

Federal Trade Commission: Choosing a Funeral Provider
consumer.ftc.gov/articles/choosing-funeral-provider · read October 30, 2026

Social Security Administration: Survivor benefits
www.ssa.gov/benefits/survivors/ · read October 30, 2026

Consumer Financial Protection Bureau: Am I responsible for my spouse's debts after they die?
www.consumerfinance.gov/ask-cfpb/am-i-responsible-for-my-spouses-debts-after-they-die-en-1467/ · read October 30, 2026

Consumer Financial Protection Bureau: What happens if I have a joint bank account with someone who died?
www.consumerfinance.gov/ask-cfpb/what-happens-if-i-have-a-joint-bank-account-with-someone-who-died-en-1101/ · read October 30, 2026

Consumer Financial Protection Bureau: What happens to my reverse mortgage when I die?
www.consumerfinance.gov/ask-cfpb/what-happens-my-reverse-mortgage-when-i-die-en-2096/ · read October 30, 2026

Consumer Financial Protection Bureau: How do I get mortgage information about a home I inherited?
www.consumerfinance.gov/ask-cfpb/how-do-i-get-mortgage-information-about-a-home-i-inherited-en-217/ · read October 30, 2026

Consumer Financial Protection Bureau: § 1024.38 General servicing policies, procedures, and requirements.
www.consumerfinance.gov/rules-policy/regulations/1024/38/ · read October 30, 2026

U.S. Department of Housing and Urban Development: Inheriting a Home Secured by an FHA-insured Home Equity Conversion Mortgage
www.hud.gov/sites/dfiles/SFH/documents/inheriting_hecm_09-23-19.pdf · read October 30, 2026

Consumer Financial Protection Bureau: Does a person's debt go away when they die?
www.consumerfinance.gov/ask-cfpb/does-a-persons-debt-go-away-when-they-die-en-1463/ · read October 30, 2026

Social Security Administration: How Social Security Can Help You When a Family Member Dies (Publication 05-10008)
www.ssa.gov/pubs/EN-05-10008.pdf · read November 3, 2026

Internal Revenue Service: Identity theft guide for individuals
www.irs.gov/identity-theft-central/identity-theft-guide-for-individuals · read October 30, 2026

Consumer Financial Protection Bureau: Is it a scam if a debt collector calls me after seeing my relative's obituary?
www.consumerfinance.gov/ask-cfpb/is-it-a-scam-if-a-debt-collector-calls-me-after-seeing-my-relatives-obituary-en-1483/ · read October 30, 2026

USAGov: Agencies to notify when someone dies
www.usa.gov/report-a-death · read October 30, 2026

Federal Trade Commission: The FTC Funeral Rule
consumer.ftc.gov/articles/ftc-funeral-rule · read October 30, 2026

California Legislature: Probate Code §13100
leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=PROB&sectionNum=13100 · read October 30, 2026