

THE FIRST YEAR *as a widow*

A checklist to help steady your ship



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Founder

wealthcare⁴widows®

The depth of pain and shock experienced as a widow can cause paralysis. You are suddenly alone, overwhelmed, and powerless to do anything more than ride along on a turbulent sea of sorrow and distress.

The initial twelve months following your husband's death is what I call the "year of transition." It is important to realize that your judgment—your ability to make the right decisions—during this emotionally trying time may become impaired.

Grief causes confusion. You are not going crazy. The brain is functioning differently. There are several levels of conscious thinking going on at the same time. Most all widows seem to experience some memory loss and confusion during this period. Scientifically, it's called "cognitive disconnect."

This is why you must write everything down.

For the first year after your husband's passing, this checklist will help you when you are feeling "suddenly alone". It is my hope that it helps you to move toward clarity, builds your confidence, and brings you comfort as you begin this new path on your own.



Immediately After His Death



FOLLOW ORGAN DONATION AND BODY BEQUEATHAL INSTRUCTIONS.

Check his driver's license and any advanced healthcare directive, such as a living will or healthcare proxy. If they answer is "yes", ask whatever medical coordinator you are working with such as the hospital, nursing home, or hospice to guide you through the process. Call the nearest hospital if your husband died at home. There typically is no cost and staff will be on hand to answer your questions about what's next.

CHOOSE A FUNERAL HOME.

The hospital, nursing home, or hospice will ask which funeral home you would like to use. They will make arrangements to transport your husband's body from the hospital. Do not go directly to the funeral home. At this point you will have most likely gone into "survival" mode. If you go to the funeral home while you are in a state of shock, you risk making overly-elaborate funeral arrangements that end up costing time, emotion, and excessive money. Instead, go directly home to gather your thoughts.

CONTACT IMMEDIATE FAMILY AND THOSE CLOSE TO YOU ABOUT THE LOSS.

Call family, friends, and spiritual counselors for emotional support. Update any key family members. Try to bring them together in person, by phone, or group email so that you may comfort one another and share information updates as needed.



□ CONTACT HIS EMPLOYER TO NOTIFY THEM OF HIS DEATH (IF APPLICABLE).

When contacting them, ask to schedule a time to have a friend or family member pick up his personal effects on your behalf.

□ ARRANGE FOR BEREAVEMENT LEAVE WITH YOUR EMPLOYER (IF APPLICABLE).

You may need to notify your children's school as well.

□ MEET WITH THE FUNERAL DIRECTOR AND CONFIRM FINAL ARRANGEMENTS.

- Use instructions your husband may have left for you and/or the earlier family discussion above to guide the many decisions to be made regarding cremation or burial. Documents regarding burial are listed in the [Immediate Documents Checklist](#) to help you.
- For a veteran, inquire about special arrangements. A range of benefits can help tailor a veteran's service. Usually the funeral director will have this information for you. If not, contact the Department of Veterans Affairs www.va.gov (look for Burials & Memorials) or call 800.827.1000. To get information and make claims, you will need an official copy of your husband's Veteran's DD-214, which is the official discharge form for military service.
- Consider whether you need or want other assistance for the funeral and burial. Help might be available from a number of sources, including a church, a union, or a fraternal organization that your husband belonged to. Give them a call.
- Order 15 death certificates.
- Order preprinted thank you cards.



□ NOTIFY CLOSE FRIENDS AND EXTENDED FAMILY.

Make a list of as many people as you can after you have made funeral arrangements. Find contacts through email accounts and personal address books. Contact any organizations or clubs your husband belonged to. Ask a family member or friend to help you with the calls.

□ ENLIST HELP FOR THE FUNERAL.

Your relatives and friends want to help you. Let them. If needed, let them serve as pallbearers, help create or design the funeral program, cook meals for a post-funeral gathering, shop for any items needed for the funeral, or help take care of your children or pets while you attend to arrangements during this difficult time.

□ ASSIGN SOMEONE TO BEGIN TO ANSWER AND RETURN PHONE CALLS COMING IN.

Have a family member pick up four spiral notebooks. Keep one in a central location to track all the phone calls coming in. The second one will be used for recording flowers, food, and donations that begin to arrive. The third one will be used to keep your notes from any meetings or appointments you attend in the future. The fourth one will be for you to journal your thoughts and feelings over the next several weeks.



□ ALLOW CLOSE FRIENDS AND FAMILY TO ASSIST WITH FOOD PREPARATION, SHOPPING, AND HOUSEKEEPING TASKS.

This helps them with their own grief as much as it will help you.



□ PREPARE HIS OBITUARY.

The funeral home will offer this service or you might want to write an obituary yourself. If you want to publish it in a newspaper, the funeral home will usually know the rates, deadlines, and submission guidelines. Note any preferred charity(s) if you prefer donations instead of flowers.

□ ORGANIZE A POST-FUNERAL GATHERING.

Depending on your tradition, it's called a repast or a wake. Enlist the help of friends and relatives to plan it. The gathering can be held at a church, a banquet hall, or your home.

□ COMPLETE A LIST OF YOUR KEY CONTACT PHONE NUMBERS.

Download our [Key Contact Checklist](#). Keep this list in a specific location over the next several weeks.

□ MONITOR IF YOU ARE SLEEPING ENOUGH.

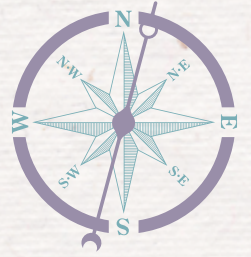
Take breaks during the day for quiet time, reflection, and rest. Grief is exhausting.

*“What we have once enjoyed we can never lose.
All that we love deeply becomes a part of us.”*

— Helen Keller



After the Funeral or Memorial Period



- TAKE SOME TIME FOR YOURSELF TO GO FOR WALKS, STRETCHING, MEDITATION, OR PRAYER.

Do what helps you, even if other people do not understand. People are often uncomfortable with grief and there can be a sense of rush to return you to “normal”. Get outside and try to breathe fresh air. Take walks with family members as well as by yourself. Scream if you need to! Let it out. Cry. Share stories and memories. Use his name. Sleep. Try to eat a healthy diet.

- BEGIN TO SEND THANK-YOU NOTES.

Have a family member help you with these if you would like.



- NOTIFY THE LOCAL SOCIAL SECURITY OFFICE OF YOUR HUSBAND’S DEATH.

Usually, the funeral home will have done this for you. If not, visit www.ssa.gov or call 1-800-772-1213.

This federal program provides benefits to many – but not all – surviving spouses and some dependent children under several different programs. You can be eligible for spousal benefits even if you never contributed to social security. Read our blog entry [“Social Security Survivor’s Benefits: How Much Can A Widow Receive & When?”](#)



REVIEW YOUR HEALTH CARE COVERAGE.

Stop his health insurance and continue coverage for yourself and dependents.

LOCATE THE ORIGINAL WILL.

Contact your attorney and file for probate of the will. In some states, the will must be filed within 10 days after his death.

IF YOUR HUSBAND OWNED A BUSINESS, CONTINUATION OF OPERATIONS MUST BE CONSIDERED NOW.

Perhaps the most challenging situation you will face as a widow is if your husband was the owner or partner of a business. Read our blog entry [“Business Ownership as a Part of Your Husband’s Estate”](#).

BEGIN TO READ BOOKS ON WIDOWHOOD TO GIVE YOU GUIDANCE AND INSPIRATION.

Two of my favorites for inspiration are *Heartbroken: Healing From the Loss of a Spouse* by Gary Roe and *Second Firsts: Live, Laugh, and Love Again* by Christina Rasmussen. Our financial guide [Suddenly Alone: Three Steps to Your Financial Clarity as a Widow](#) will help you organize your financial situation and answer those nagging questions such as “Am I going to make it?”, “Do I have enough?”, or “Do I need to sell my home?”



□ BEGIN TO JOURNAL.

Pick up the spiral notebook purchased earlier, begin to journal your thoughts and feelings. There are no rules for journals. You can start with a list of random thoughts or smaller to-do lists for each new day. These list can often provide a personal feeling of organization. This sense of structure can be comforting when things feel like they are spinning out of control. Before closing the journal, choose a word that describes how you are feeling today and another of how you would like to feel tomorrow.

“You must do the things you think you cannot do.”

— Eleanor Roosevelt



First 30-60 days



MAKE A LIST OF IMPORTANT BILLS.

These include: mortgage, auto, utility, and insurance payments. Pay only essential bills in joint name or the bills that are due immediately so as not to incur late payment fees (omit your husband's major medical bills for now). Be especially mindful of auto and homeowner's insurance because they do not provide grace periods and can cancel your policies for non-payment. Read our blog entry ["Organizing and Paying Appropriate Bills After the Death of Your Husband"](#).

BANKING TO-DO'S.

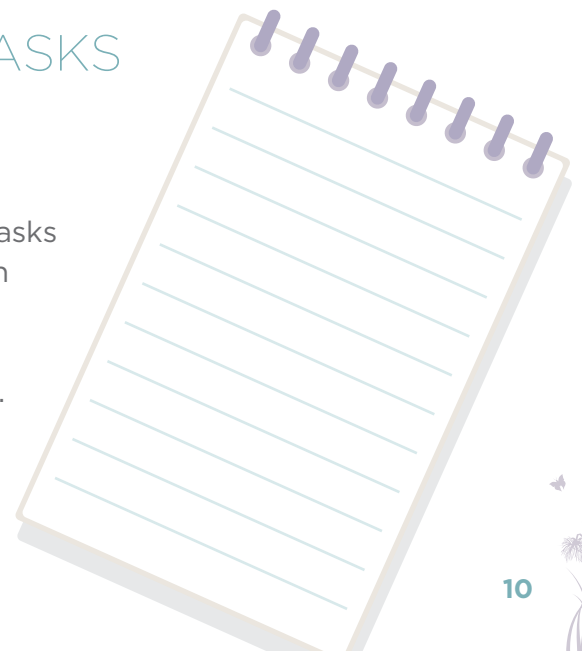
Leave your joint checking account open in both names for about a year. Open an estate account at your bank if your attorney has instructed you to do so.

IMPORTANT DUE DATES AND OTHER APPOINTMENTS.

Keep your calendar (paper or electronic) up-to-date. During this first year it is common to be forgetful.

CREATE A LOG OF YOUR TASKS TO COMPLETE.

Continue to use the spiral notebook you started immediately after his passing. Write down your tasks and include the date and contact person for each one. Keep this notebook with you as a reference. Record your notes from all important conversations to have for reminders in the future. Overtime, you can easily flip through previous pages to verify names and information.



□ TAKE NO RADICAL ACTIONS.

During the mourning process it is healthy to feel anger, betrayal, loneliness, and frustration. (It's when you stop feeling that we have to begin to worry.) What is most difficult about this "sorting-out reality" phase is its unpredictability in terms of time and content of emotions. Therefore, postpone making any important decisions for the first couple of weeks. Aim your focus at sticking to a daily routine the best you can. Take no drastic actions such as selling your house, quitting your job, moving in with or closer to your family, buying insurance, lending or giving money to a family member/friend, or making any major investments.

□ BEGIN TO GATHER IMPORTANT LEGAL DOCUMENTS AND OTHER IMPORTANT PAPERS.

This includes his death certificate, marriage license, birth certificates, and the original will. For a complete list of important papers to gather read our blog entry ["Creating Your Own Life Buoy: Getting Organized After Loss"](#).

□ MAKE A DOCUMENT TRAVEL BAG.

Try to keep everything together in one place as much as you can. Items to include in your document travel bag are: death certificates, birth certificates (all family members), social security numbers, marriage license, military discharge papers, and bank account numbers.



□ BEGIN TO APPLY FOR SURVIVOR'S BENEFITS.

As a surviving spouse, you may be eligible for various benefits. You will need to file claims for each asset. The most common are social security, veteran, and pension benefits. Current or former employers may also provide some benefits (contact human resources). Read our blog entry ["Social Security Survivor's Benefits: How Much Can A Widow Receive & When?"](#)



□ INSURANCE CLAIMS AND ADJUSTMENTS.

Notify life insurance companies to make claim for benefits. Once you have received your husband's death certificates, call to request claim paperwork. Adjust other insurance policies, such as auto and health.

□ SCHEDULE RECURRING SELF-CARE APPOINTMENTS ON YOUR CALENDAR.

These include beauty treatments, spiritual practices, exercise, and routine outings with friends. Make an intentional effort to take care of yourself these first three to six months, even if you are not feeling up to it.

“Turn your wounds into wisdom.”

— Oprah Winfrey



Three to Six Months: Stabilize Your Cash Flow



COMPLETE YOUR FINANCIAL WORKSHEETS.

There is a strong connection between understanding your finances and your emotional recovery. Completing the income and expense worksheet is the single most important task to help reduce your stress and worry as a widow. Grieving while facing a lack of financial information can cause debilitating anxiety that would weaken anybody's emotional healing. Simple addition and subtraction is all you need to begin moving forward with more clarity about your finances. Worksheets to help you in this process can be found here [Tools & Resources](#).

CONTACT YOUR FINANCIAL PROFESSIONAL.

Your financial professional can help evaluate your completed worksheets with the single goal to stabilize your cash flow over the next several months. Do not begin any comprehensive or long-term financial planning at this time.

ESTABLISH AN EMERGENCY SAVINGS FUND.

Allow yourself to have sufficient cash resources during this transition. Aim to have enough money set aside to cover a minimum three months of expenses.



JOINT ACCOUNTS.

Notify utilities and service companies to remove your husband's name. Leave your joint checking account with both names for one year.



NOTIFY OR CLOSE HIS PERSONAL ACCOUNTS.

Cancel his driver's license, email, and social website accounts. The procedures for each website will vary. Google Mail (Gmail) will ask you to provide a death certificate, a photocopy of your driver's license, and other detailed information. Remember memberships in organizations. Reach out to fraternities, professional organizations, etc., and find out how to handle his membership status. Notify the election board (according to a 2012 Pew Center report, almost 2 million people on voter registration rolls are deceased).

NOTIFY CREDITORS AND CLOSE ANY CREDIT CARDS THAT ARE IN HIS NAME ONLY.

Notify credit reporting agencies. To minimize the chance of identity theft, provide copies of the death certificate to the three major firms — [Equifax](#), [Experian](#) and [TransUnion](#) — as soon as possible so the account is flagged. Four to six weeks later, check your husband's credit history to ensure no fraudulent accounts have been opened.

APPLY FOR OR CONTINUE ANY PROPERTY TAX EXEMPTION YOU MAY BE ENTITLED TO.

To understand more about what you may be eligible for, go to our blog entry [“Understanding the Widow's Property Tax Exemption”](#).

GIVE YOURSELF A SELF-CARE CHECKUP.

Meet with a close friend and ask how she thinks you are doing. Evaluate if you need to join a support group to meet other widows or talk with a counselor. You don't have to go through the grieving process alone. Go to www.griefshare.org and enter your zip-code on the site to find the local group near you. Many GriefShare groups are affiliated with your local churches, as well.

“A friend is someone who knows the song in your heart, and can sing it back to you when you have forgotten the words.”

— Donna Roberts



Six to Nine Months: Estate Settlement



FOLLOW-UP ON THE ESTATE SETTLEMENT PROCESS.

Contact your attorney and tax preparer for updates. In the majority of cases, the surviving spouse becomes responsible for the administration of the deceased spouse's estate. Thus, you become the "Personal Representative" or "Executrix" of your husband's estate. Check-in with your team of professionals and take your spiral notebook of previous notes with you as a reference. If necessary, an estate-tax return is due 9 months after your husband's date of death.

CHECK IN WITH YOURSELF AFTER YOUR MEETINGS WITH PROFESSIONALS.

How do you feel after you meet with them? If at this point, you do not feel you are getting the time or answers you need, evaluate making a change. Ask your widow/grief support group if they have experience in making this kind of a change. Continue to write everything down.

BEGIN A RENEWAL OF LIFE EXERCISE.

Reflect on the eight basic areas of your life: family & friends, health, fun & recreation, financial well-being, personal growth, home environment, career, and spiritual enrichment. Begin to create a vision board over the next several months. Fill the board with new aspirations toward your happiness and life enrichment. Many widows have shared that vision boards become a powerful tool to help them with their emotional recovery.

"The moment in between what you once were, and who you are now becoming, is where the dance of life really takes place."

— Barbara de Angelis



Nine Months to One Year: Connect Your Financial Snapshots



ALIGN YOUR PERSONAL VALUES WITH YOUR FINANCES.

Meet with your financial professional to have a Financial Re-Discovery meeting. Do advanced planning unique to you and your family's needs. Discuss how your changed circumstances impacts your long-term financial needs and goals. Start the comprehensive financial planning process. Structure investment planning around any new financial discoveries.

FOLLOW UP ON IDENTIFIED ISSUES.

Set an appointment with your attorney and accountant to discuss any legal or tax strategies identified during the estate settlement process or comprehensive financial planning. Ask your financial professional to accompany you to the meeting if that would be helpful.

CHECK-IN WITH YOUR VISION BOARD.

Schedule activities you have identified to experience more fulfillment in your life. Align these with sound financial management.

*“Nobody gets to live life backward.
Look ahead, that is where your future lies.”*

— Ann Landers

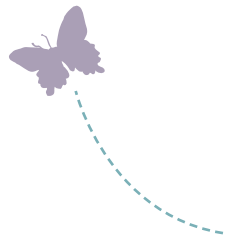


The One Year Anniversary of Your Husband's Death



□ RELEASE BUTTERFLIES INSTEAD.

Here you are. Many widows call this the “death-versary” because it is not a day they look forward to, nor do they want to celebrate death, but the day is arriving anyway. This article by author, Christina Rasmussen, of *Second Firsts: Live, Laugh, and Love Again* is the most powerful article I have come across to help you with this day, [“Don’t Get on the Anniversary Train”](#). Celebrate the man, the husband, and the father he was. Don’t get on the train. May you release butterflies today instead, lean in to honor his life, love yourself, and trust your journey of transformation.



*“I am not afraid of storms,
for I am learning how to sail my ship.”*

— Louisa May Alcott





Laura Amendola, CFP® and founder of Wealthcare4Widows®, helps clients make sound financial decisions in the midst of grief. Her actions stem from her own experience at 17 when she lost her father in a car accident and watched as her mother struggled with challenges--personal and financial--common to all widows.

“I founded Wealthcare4Widows® to help a widow gain the clarity, confidence, and comfort she needs to make smart decisions about her money. The outcome is to help her reduce stress and worry regarding finances, so she can focus more on recovery and renewal.”

Laura is a CERTIFIED FINANCIAL PLANNER™ professional, holds a finance degree from The Florida State University, and is trained by the CTI Coach Training Program, Co-Active® Coaching.

Because of her connection with the experience widows have, she created the Wealthcare4Widows® process to be more than standard financial planning. By integrating a “coaching” approach, her process provides a supportive environment and a specialized way of communicating after the devastating loss of a widow’s husband. She empowers widows to make solid decisions about their future, and have the encouragement they need along the way. The result goes beyond financial planning and investment handling to align with each woman’s personal situation.

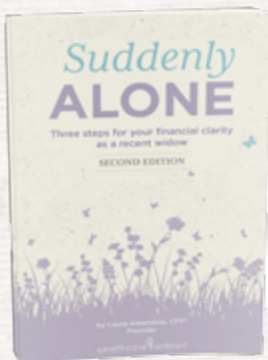
Laura is the author of the financial guidebook [Suddenly Alone: Three steps for your financial clarity as a recent widow](#). It is available in print and ebook versions. All profits and royalties are donated for charitable purposes to provide scholarships, services, and emergency family support to widows in need.

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