JUST BREATHE

The WidowSavvy Checklist

What needs your attention now - and what can wait after losing your spouse.

When your spouse dies, people may hand you lists, forms, phone numbers and advice before you can even think clearly. This checklist is not meant to give you 47 more things to do. It is meant to help you separate what may need attention from what usually does not have to be decided today.

You do not have to solve your whole life today.

TODAY: Protect the basics

Focus on immediate safety, people and information. Keep this list short.

- **Take care of immediate needs.** Make sure you and any children or dependents have food, medication, transportation, a safe place to stay and someone you can call.
- **Choose one trusted point person if possible.** Let that person help with calls, meals, visitors and repeated questions.
- **Secure essential belongings and information.** Keep your spouse's wallet, phone, keys, identification and important papers together in a safe place.
- **Start one simple notebook or folder.** Write down names, phone numbers, dates, questions, promises and next steps. You do not have to remember everything.
- **Ask what documentation you will receive and when.** The funeral home, hospital or local authority can explain the process for obtaining certified death certificates in your situation.
- **Pause before making major financial commitments.** Avoid pressure to sell, invest, give away assets, sign unfamiliar documents or make irreversible decisions before you understand the consequences.

> **If something truly cannot wait, ask:** “What is the deadline, what happens if I wait, and can you put that in writing?”

THIS WEEK: Gather before you decide

The goal is to understand what exists - not to fix everything at once.

- **Gather important documents.** Look for wills or trusts, insurance policies, marriage records, Social Security information, employer benefits, pensions, bank and investment statements, tax records, mortgage information and vehicle titles.
- **Make a list of accounts and recurring bills.** Note what is on autopay and which expenses keep the household functioning.
- **Contact the right professionals as needed.** Depending on your circumstances, that may include an estate attorney, tax professional, financial professional, insurance representative or your spouse's employer/benefits office.
- **Ask about survivor benefits.** Eligibility and timing vary, so obtain information directly from the relevant employer, insurer, pension administrator or government agency.
- **Protect yourself from scams.** Be cautious with unsolicited calls, texts, emails and people asking for money, passwords, account numbers or urgent action.
- **Keep copies.** Save copies of forms you submit, correspondence you receive and confirmation numbers from important calls.

THIS MONTH: Begin seeing the whole picture

Move from crisis management toward understanding your household and choices.

- **Create a simple monthly money snapshot.** List income coming in, essential expenses going out, debts and available cash. You are gathering facts - not judging yourself.
- **Review insurance and household coverage.** Confirm that home, auto and other necessary policies remain active and determine whether changes are required.
- **Learn how household systems work.** Identify utilities, service providers, warranties, passwords/access procedures and routine home maintenance.
- **Make a question list before professional meetings.** Bring another trusted person if that would help you listen, take notes and avoid feeling rushed.
- **Review decisions with deadlines.** Some benefits, elections, claims and legal matters have time limits. Ask the appropriate professional or agency which deadlines apply to you.
- **Give yourself permission to postpone optional decisions.** Not every room needs cleaning out. Not every belonging needs a destination. Not every future plan needs an answer.

LATER: Decisions that deserve breathing room

There can be exceptions, but these are often decisions worth slowing down for.

- **Selling or buying a home** unless finances, safety or another urgent circumstance requires action.
- **Making large investments or major changes to an investment strategy.**
- **Giving away significant possessions** while emotions and family dynamics are especially raw.
- **Making major lifestyle commitments** because someone else thinks you should be “moving forward.”
- **Deciding what the rest of your life will look like.** You are allowed to change your mind as you learn who you are in this new chapter.

THINGS THAT CAN WAIT

- Answering every phone call or message.
- Thank-you notes on somebody else's timetable.
- Explaining your choices to everyone.
- Sorting every closet, photograph or personal belonging.
- Knowing exactly what comes next.
- Being “strong” every minute of every day.

QUESTIONS TO KEEP WITH YOU

- Does this actually have to be decided today?
- Is there a deadline? What is it?
- What happens if I wait?
- Can you explain that in plain language?
- Can I have that in writing?
- Who is the appropriate qualified professional to ask?
- Do I understand this well enough to sign or agree to it?

MY NEXT THREE THINGS

1. ____

2. ____

3. ____

Just breathe.
You do not have to know everything today. One thing at a time is still moving forward.

WidowSavvy | Life After Loss. Wisdom for What's Next.

Important: This checklist provides general educational information and organizational suggestions only. It is not individualized legal, financial, tax, medical, insurance or other professional advice. Laws, deadlines, benefits and personal circumstances vary. Before making significant decisions, consult the appropriate qualified professional or government/benefit agency for advice specific to your situation. If you or someone in your care is in immediate danger or has an urgent medical need, contact local emergency services.