

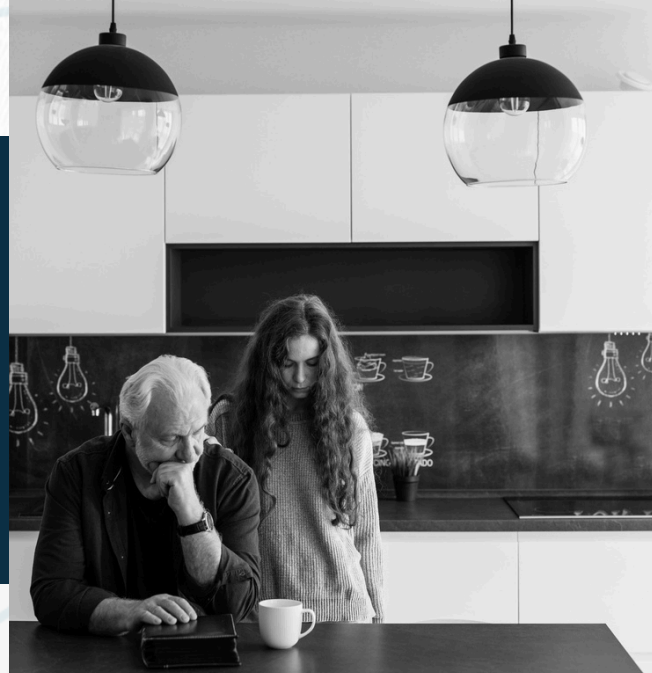
Navigating Finances After a Loss



Losing a loved one is incredibly painful, and the added stress of financial changes can feel overwhelming. You may be navigating shifts in income, managing estate matters, or adjusting to a new financial reality—all while coping with grief. We understand these challenges and are here to offer support and resources to help you through this difficult time.

IMMEDIATE STEPS

1. **Secure Important Documents:** Gather the will; death certificate copies (order several); insurance policies (life, health, home, auto); bank/investment account statements; tax returns; and any other financial records. Keep these in a safe place.
2. **Notify Key Institutions:** Contact banks, credit card companies, insurance providers, Social Security Administration and other relevant institutions to inform them of the death.
3. **Review Beneficiary Designations:** Carefully review beneficiary designations on all accounts (life insurance, retirement, etc.) to understand who is entitled to the funds.
4. **Make Funeral Arrangements:** While not strictly financial, funeral expenses are a significant cost. Understand your options and available resources. Keep detailed records of all funeral-related expenses.
5. **Inventory Assets:** Create a comprehensive list of all assets, including bank accounts, investments, real estate, vehicles and personal property.
6. **Protect Assets:** Take steps to protect assets from theft or mismanagement. This might include changing locks on the deceased's home, securing valuables and monitoring accounts.
7. **Don't Rush Big Decisions:** If possible, avoid making any major financial decisions immediately after the loss. Give yourself time to grieve and process before making long-term commitments.



This resource is for informational purposes only and does not constitute financial or legal advice.

IMPORTANT

- **Consult with Professionals:** Consider consulting with an advisor, estate attorney or tax professional for guidance on managing finances, navigating probate and understanding tax implications.
- **Create a Budget:** Develop a budget to manage your finances in the short term, taking into account any changes in income or expenses. Determine what funds are immediately available for expenses like mortgage payments, utilities and everyday living costs.

RESOURCES

- [The Conversation Project](#)-Helping people share their end of life wishes
- [Social Security Administration](#)-What to do when someone dies guide
- [The Basics of Estate Settlement](#)- Key Responsibilities and tasks to complete when a loved one dies
- [Free Financial Guide for Widows](#)

Tides
PROGRAMS
Support For Every Wave of Grief