

Surviving Spouse Checklist

He comforts us in all our affliction, so that we may be able to comfort those who are in any kind of affliction, through the comfort we ourselves receive from God. For as the sufferings of Christ overflow to us, so our comfort overflows through Christ. 2 Corinthians 1:4-5 (CSB)

There's no way around it, losing a spouse is difficult. During this overwhelming time, necessary tasks can seem impossible. To make things a little easier, GuideStone® has designed this checklist to **identify immediate action items and help you plan ahead.**

Notify these individuals and entities:

1 Family and friends

With a trusted family member or loved one, make sure to:

Gather these documents:

- Death certificate (8-10 copies)
 - A death certificate is necessary for execution of the will or trust; changes to deeds and ownership of common property; and formal notification of former employers, insurance and credit card companies, banks, credit bureaus, utilities and the post office.
 - If a doctor was absent when your spouse passed away, contact the coroner, the funeral director, your state's Department of Health, or Office of Vital Statistics.
- Marriage license
- Birth certificates
- Social Security cards
- Any existing will or trust documents
- Pre-existing funeral arrangement documents
- Insurance paperwork (life, home, health, auto)
- Property deeds, mortgages, automobile titles, loan statements, leases, unpaid bills
- Bank statements
- Investment and retirement account statements (including stock certificates)

Look for records in these places:

- Personal filing cabinet, computer, safe deposit box, mail, email, past tax returns

You may also contact any listed financial institution, credit agency, utility company, etc., for records

Evaluate Immediate Financial Needs:

- Consider funeral/burial expenses, as there may be funds available
- Assess current bills and expenses, looking ahead 3-6 months

2 Your financial advisor or trusted friend

With your trusted advisor, make sure to:

- List the total assets of the estate and assess your income needs (taking any annuity or life insurance proceeds into consideration)
- Help facilitate estate preparations
- Review the past two years of filed income tax returns
- Calculate your new income needs, create a budget for spending and saving
- Determine the best date for valuing the estate for tax purposes.
(The options are your spouse's date of death or the alternate valuation date.)
- File estate tax Form 706 and any other forms with federal, state and local tax authorities.

3 Your attorney or a trusted friend (family, banker, etc.)

If applicable with your attorney, make sure to:

- File and review your spouse's will or discuss the probate process
- Determine whether your spouse's estate will cover existing debts in your spouse's name or what your liability may be.
- Begin settling the estate
- Plan for taxes and discuss estate tax return as well as final income tax requirements/deadlines
- Write a new will for yourself
 - Include a living will documenting your wishes for future medical care
 - Establish a Power of Attorney, if necessary

4 Your spouse's current or former employer(s) and/or Veteran's Affairs (if applicable)

- Ask if any benefits are available to you, which the Human Resources department can explain and document.

5 Key organizations and relationships such as:

- GuideStone **1-888-98-GUIDE (1-888-984-8433)**
- Organizations where your spouse held life and health insurance policies
- Social Security Administration (SSA): **1-800-772-1213**
- Pension administrators (if applicable)
- Mortgage company (move the title to your name)
- Car loan/lease companies (move the title to your name)
- Banks and/or credit unions (change the name on the account)
- Investment companies (such as GuideStone or others)
- Credit card companies (cancel or change accounts)
- Utility companies
- Memberships/subscriptions (cancel any that are no longer relevant)
- Credit bureaus (Obtain a credit report from the three major bureaus: Experian, Equifax and TransUnion)

Struggling to make ends meet? Do you or did your spouse have 10 years or more of paid Southern Baptist service? Mission:Dignity - a ministry of GuideStone - may be able to help. Mission:Dignity: **1-877-888-9409**



To contact GuideStone, visit [GuideStone.org](https://www.GuideStone.org), email info@GuideStone.org or call **1-888-98-GUIDE (1-888-984-8433)**.