The First 48 Hours

A checklist from *When I'm Gone*. The first two days after a death have only a handful of true tasks. Everything else can wait until you have slept, eaten, and had help arrive. Work down this list in order.

- [ ] **Make the first call.** If the death happened at home or unexpectedly, call emergency services or the local coroner's office first — they will guide the official first steps. In a hospital or care home, the staff will do this with you. If the death was expected and they were under a care plan or hospice care, follow the care team's instructions instead. If you are ever unsure whether it is an emergency, call emergency services first and ask questions later.

- [ ] **Secure the home, and care for the people and animals who depended on them.**
  Lock up, collect spare keys if needed, arrange care for anyone who depended on them day to day, arrange for pets, bring in the mail, water the plants. Small things — but they stop problems compounding.

- [ ] **Call the people who need to know today.**
  Immediate family and the closest friends. Today, call only the inner circle; the full list can wait for the days ahead.

- [ ] **Contact the funeral home.**
  They collect the body, help with the death certificate, and can slow everything down to your pace. You do not have to decide anything about the service on this call.

- [ ] **Find the will and read the executor page.**
  The executor named in the will is the person with legal authority to act. Everything else in the first month flows from that.

- [ ] **Tell the employer, if there is one.**
  A short call is enough today. Ask about any life insurance or benefits through work — there often are some, and they have deadlines.

> **REMEMBER**
>
> Take care of each other before you take care of paperwork. Almost nothing in the first week is as urgent as it feels.

The first 48 hours, continued

- [ ] **Order certified copies of the death certificate.**
  Order more than you think you need; ten is a common number. Every bank, insurer, and government office will want one, and reordering later is slower. The funeral home usually arranges this.

- [ ] **Do not rush to pay bills or settle debts.**
  Until the estate is opened, most debts are the estate's problem, not yours personally — and paying the wrong one first can create real trouble. But keep the essentials running: housing, utilities, insurance, and anything dependents rely on.

- [ ] **Do not cancel the phone or email accounts.**
  They are needed to receive security codes and reset passwords while accounts are being closed. Closing them early can lock the family out of everything else.

- [ ] **Keep every receipt.**
  Funeral costs, travel, food for the family, everything. Many are estate expenses. Keep the receipts, and confirm with the lawyer or the bank which ones the estate will reimburse. A single envelope or folder is fine.

- [ ] **Write down who has offered to help — and let them.**
  People mean it. Give them the concrete jobs from this list rather than carrying all of it yourself.

> **A WORD OF CAUTION**
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> Grief makes confident strangers of us all. In the first two days, sign nothing that is not required, agree to no financial decisions, and be wary of anyone who contacts you about debts or prizes. Real institutions will wait. Scammers will not, and they read obituaries.

Then, the first month

After the funeral, the work becomes administrative — and slower than people expect. That is normal. Estates routinely take months to settle. In the binder, Section One walks it week by week: meet the lawyer and open the estate file; notify banks and insurers; tell government offices, and **apply** for survivor and death benefits — they are not automatic, and some have deadlines; flag the credit files as deceased with the credit bureaus; then work through bills, subscriptions, and digital accounts in order, keeping a log of every call.

SECTION ONE · START HERE

The first month, as a checklist

Tick things off as they are done. Anything left unticked at day thirty is not a failure; it is next month's list.

- [ ] Death certificates received and filed
- [ ] Will located; executor confirmed and acting
- [ ] Lawyer met; probate or estate process started, if required
- [ ] Banks and credit unions notified
- [ ] Life insurance claims started; other insurers notified (home, auto, health)
- [ ] Government benefits and pensions notified
- [ ] Survivor benefits and death benefits applied for — not just payments stopped
- [ ] Credit bureaus notified; file flagged as deceased; credit report requested
- [ ] Identity documents canceled or returned: passport, license, health card
- [ ] Tax authority notified; final return diarized
- [ ] Employer notified; work benefits and insurance claimed
- [ ] Essential bills kept running; the rest canceled or transferred
- [ ] Mail redirected to the executor
- [ ] Phone and email accounts kept open for security codes
- [ ] Home secured; vehicles and property insured in the meantime
- [ ] Pets settled with their new person
- [ ] Everyone who needs to know has been notified
- [ ] Executor action log started: every institution, date, name, outcome

This checklist is two pages of an 83-page binder.

When I'm Gone covers the whole map — the will, the money, the bills, the digital life, the funeral wishes, the pets, the people to notify — written down by the one person who knows it all, while there is plenty of time to write it.

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