

Gather Important Documents

You'll need to locate some essential documents and have them on hand as you sort out your finances. If you haven't been in the habit of storing your important documents in a safe and accessible location, start now. Gather all important documents in a central place or folders to keep all these documents handy as you move through the next few months.

Documents to pull together include:

- Will and/or trust
- Life insurance policies
- Marriage certificate and birth certificate of your spouse
- Death certificate (make 10-20 copies, depending on # of assets/accounts)
- Tax returns for the last two years
- Car insurance and car loan information for your deceased spouse if you were on the loan
- Health insurance if you were on your deceased spouse's plan
- Current bills (know how to access online bill pay tools/bank accounts)
- Investment account statements
- Bank statements
- Stock certificates
- Mortgage documents (statement as a minimum)
- Loan statements/documents
- Retirement plan statements
- Pension plan statements
- Leases/Deeds
- Homeowner's insurance
- Motor vehicle titles
- Funeral arrangements or instructions
- Social security cards for both of you
- Divorce agreements
- Safe deposit box information (and key)
- Storage locker contract
- Business ownership or interest documents
- Military service records
- Computer records related to assets

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Organize bills to understand financial situation.

Make sure you have a plan in place for all your bills. If you were not the one responsible for bills, research which were on automatic payment and which need to be paid manually. It can help to draw up a bills checklist or spreadsheet (sample below) so that you can anticipate expenses and prevent bills from incurring late fees or penalties if missed. If you are not able to pay all the bills immediately, contact your creditors about the possibility of delaying payments due to the circumstances.

If your spouse had any credit cards, loans or other bills solely in his or her name, provide those creditors with a death certificate. You may or may not be responsible for paying these debts, depending on the type of each debt and where you live.

Have all the bills put in your name. Contact the sender to update the account with your name and contact info to enable continuation of services. Some vendors require closing the old account and creating a new account, but some may simply update the account with your name.

Sample

Expenses Tracking Worksheet

Add any bills and note payment frequency and timing.

Pay To:	Why	Frequency:	When:	January	February	March	April	May	June
Kaiser	Health Insurance	Monthly	End of Month	\$ 732	\$ 732	\$ 732	\$ 732		
PG&E	Electricity&Gas	Monthly	Beg.Month	\$ 245	\$ 178	\$ 357	\$ 258		
City of XXXX	Water & Trash	Monthly	Beg.Month	\$ 70	\$ 65	\$ 83	\$ 68		
Amazon Credit Card	Credit Card	Monthly	Mid-Month	\$ 123	\$ 345	\$ 456	\$ 321		
AlaskaAir Credit Card	Credit Card	Monthly	Mid-Month	\$ 987	\$ 876	\$ 765	\$ 543		
Macys Credit Card	Credit Card	Monthly	Mid-Month	\$ 304	\$ -	\$ 78	\$ 245		
Wells Fargo	Motgage	Monthly	Beg.Month	\$ 3,500	\$ 3,500	\$ 3,500	\$ 3,500		
DMV	Registration	Annual	February		\$ 306				
County of XXXX	Property Taxes	Bi-Annual	April/Dec				\$ 7,406		
Insurance Company	Home Insurance	Annual	November						
Insurance Company	Auto Insurance	Annual	March			\$ 1,200			
Insurance Company	Umbrella Policy	Annual	July						
Verizon	Cell Phone	Monthly	Beg.Month	\$ 246	\$ 246	\$ 247	\$ 246		
Comcast	TV Cable	Monthly	Mid-Month	\$ 186	\$ 187	\$ 186	\$ 186		
Netflix	Netflix	Monthly	Beg.Month	\$ 14	\$ 14	\$ 14	\$ 14		
School ABC	Tuition	Monthly	End of Month	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500		
Bank of America	SafeDeposit Box	Annual	February		\$ 125				
Lexus	Car Payments	Monthly	Beg.Month	\$ 345	\$ 345	\$ 345	\$ 345		