



Break Glass Now

FOR HELPERS OF NEW WIDOWS: WHAT TO DO IN THE FIRST 30 DAYS

The amount of paperwork facing a new widow can feel daunting and uselessly demanding, especially at a time when she will be trying just to get through the days. She needs someone she can trust who will help coordinate these efforts—a trusted friend, a family member or professional who will help you collect the documents you need, wade through paperwork, or drive to the DMV with her. She will be thankful for the help, not only having someone physically get her around to places, but also to be a second set of ears or hands. Also, because “widow brain” is a real thing, she may need someone who can speak for her if she feels too overwhelmed.

- Assign someone to create a draft of an obituary or a eulogy. Make sure to run it by the widow for her comments and approval! It is important to create the structure but allow her to feel she can contribute.
- If arrangements have not already been made, set up an appointment with a funeral home. If a cremation is planned, make arrangements for who will be responsible for picking up the ashes.
- Offer to accompany her to the funeral home to make arrangements. This could be one or two trusted friends. Ask her who she would like to accompany her.
- Consider asking someone to videotape the service for her (or young children) to be able to view later.
- Assign someone who will be her advocate during the funeral or memorial service. This person can help pull her away for breaks, or to bring her food, or to rescue her from an uncomfortable situation.
- Help her locate and identify passwords. Some people have password apps that will release a master passcode when provided with a death certificate.

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- Order at least 10 copies of the death certificate. Many places like the DMV, the bank, insurance companies, etc, which each require a copy. This is often a service provided by the funeral home.
- Help her identify one location to store all important papers. It could be a portable file box or a tote bag that will hold letter-size folders. Make it easy to carry with you, along with a pen, paper clips, or anything else to help you keep things straight. She will need these documents (which includes the death certificates) to change the title on cars, houses, other assets, and bank accounts.
- Contact the widow's attorney and locate any existing will, if there is one. You will need to determine if the estate will need to go through probate.
- If your friend works at a job, help her contact HR to plan for what time she will or can take away from work. Many companies have bereavement leave.
- If the spouse had life insurance, find the policy and contact the life insurance company.
- Contact the Social Security Department, especially if she has minor children. She will want to start benefits as early as possible. Although the benefits should be back-dated to the day of death, it's good to get it started.
- Gather deeds to cars or motor vehicles or other assets, whether they were titled jointly or in the partner's name only. Ask to have the vehicles placed in her name only.
- Contact the city or county regarding to place the deed of the home(s) in her name.
- Gather the mail in piles. Sort through junk mail, bills and statements. Help her go through necessary mail in order to decide which bills to pay when.