

What To Do When Someone Dies

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It can be overwhelming for survivors to address the details of the loved one's estate during their time of grief. This checklist is intended to help you. Check the box when a task has been completed.

There are a few distinct stages:	Additional Resources
Immediately – Pronouncement of Death	Words of Caution
One to Three Days	Suggestions
One to Ten Days	Contact Lists
Probate & Distribution	
Three to Six Months	

Immediately:

<input type="checkbox"/>	Pronouncement of Death: Colorado requires a qualified medical professional to be notified and to make the official pronouncement of death. Dial 911 if you want the support of emergency personnel. The paramedics will attempt resuscitation. If you are using hospice, they will help you. Hospital staff will handle this for you if death occurs in a hospital.
<input type="checkbox"/>	Call the Coroner: If the death occurs at home you must call the Coroner's Office for the county where death occurs. Medical personnel will probably help you with this. Don't move the body unless you have medical and law enforcement permission. Consider obtaining an autopsy. <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	Organ Donation: Consult with the authorities regarding anatomical gifts. Is this a consideration by the medical staff? Depending on the circumstances, can the organs be donated? Check the deceased driver's license and, if possible, any legal estate documents. <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	Children, Pets & Livestock: Make arrangements for the temporary care of all minor children, children with special needs, pets and livestock. If the decedent was a farmer or rancher, make arrangements for the care of their animals and farm and ranch operations.

One to Three Days

<input type="checkbox"/>	<p>Who is in charge? Determine who will be the primary person responsible for arranging the funeral. The decedent may have named a funeral agent to be in charge of their funeral. If not, state statutes determine who has the legal authority to make choices regarding the disposition of the body and where to bury the remains. When planning a funeral, there are critical choices the person in charge of the funeral will need to make. Hopefully, the decedent left instructions on how to dispose of his or her body and where to bury the remains. Otherwise, the family will need to make these decisions in a very short time.</p> <p>Name of Person In Charge: _____</p> <p>Other responsibilities include someone to:</p> <ul style="list-style-type: none"> • answer the phone • collect mail • care for pets • officiate (clergyman) at the ceremony • take care of perishable property • stay at the home during the funeral to guard against break-ins occurring when the family is at the funeral • provide food for family and friends after the funeral • cancel services such as meals-on-wheels, homecare, etc.
<input type="checkbox"/>	<p>Last Wishes: Find out what the decedent's wishes were regarding treatment of their remains and their funeral or memorial service. Look through the deceased's papers (and potentially their safe deposit box) to find if they:</p> <ul style="list-style-type: none"> • had a prepaid burial plan • belonged to a memorial society • had written instructions regarding their funeral arrangements
<input type="checkbox"/>	<p>Contact a Funeral Home: Make an appointment within the next 24 hours. You will be asked to make decisions regarding the funeral. Ask a trusted friend or family member to go with you to the mortuary to advise and support you in making the funeral and burial arrangements. Do not feel pressured or intimidated. If you feel you need a second meeting with the Funeral Director, do not hesitate to request a little more time. You do not need to hire the first funeral home you interview. As long as the deceased is properly cared for, you have time to make the best decisions. Be prepared for the funeral home to request a financial deposit.</p>
<input type="checkbox"/>	<p>Complete the Funeral and Burial Arrangements: Arrangements may include transfer to another location, burial or cremation. You may ask a clergy member to assist you. If the deceased was a member of a funeral society, you can obtain a lower rate on cremation or funeral services. If possible, send a level-headed, experienced relative or friend to examine coffins and discuss prices. Give this person a general guideline such as "something nice, but not too expensive." That</p>

	<p>person can compare prices, find out what package prices include, eliminate what you don't want or need and report back. Even if the deceased had a burial plot or crypt, the cemetery will still charge to "open and close" the property. Other decisions include casket type, pall bearers, clothing, type of service (military, religious, fraternal, etc.), music, wake preparations, transportation & lodging, etc.</p>
<input type="checkbox"/>	<p>Arrangements for the Deceased Person's Body: Arrange for the body to be picked up:</p> <ul style="list-style-type: none"> • according to the Coroner's instructions • according to the instructions from a hospital if the body or organs are donated • by the mortuary chosen for the funeral (Note: Federal law requires price information to be given over the phone.) • by the crematory if you are going to cremate the body
<input type="checkbox"/>	<p>Notify Family and Friends: Ask them to help you with some tasks, including notification of other family and friends. (The Red Cross will help notify family members if the deceased was in the military or if the relative to be notified is in the military.)</p>
<input type="checkbox"/>	<p>Other Contacts: The deceased's employer, organizations they belonged to, any advisors (religious, attorney, accountant, financial, etc. as required). Tell friends and family what the funeral plans are. Ask them to help you contact people.</p>
<input type="checkbox"/>	<p>Gather information, including pictures, to be used in the obituary and eulogy. Collect stories about the deceased and determine who will be speaking at the ceremony.</p>
<input type="checkbox"/>	<p>Costs: Funerals can be expensive. Make sure the funeral home is very specific about what is covered and includes all costs.</p> <ul style="list-style-type: none"> • Determine if all or part of the decedent's funeral costs have been prepaid. (You can refer to agreement documents the deceased may have kept or ask at the funeral home.) • Review the decedent's financial records to see if anyone has the right to withdraw funds for their funeral in advance of probate. • Check with the cemetery to see if the deceased had a prepaid plot and/or burial insurance. • Were there any pre-planned funeral arrangements? If so, contact the organization / business that the deceased made arrangements with for the funeral / celebration of life service plans. • Veterans, service members, and spouse or dependent child can be buried in a national cemetery for lower costs than a private cemetery. If buried elsewhere, veterans who at the time of death were entitled to receive VA disability payments can receive an allowance toward burial and funeral expenses. This allowance may be greater if the death was related to military service or if it occurred in a Veterans Affairs (VA) hospital. Other benefits may include a ceremonial American flag, a headstone, and Presidential memorial certificate. The mortuary will call the VA at your request.

	<ul style="list-style-type: none"> • You may have to finance the funeral with other means such as donations from family members and loans. • If the deceased was on public assistance, burial assistance may be available. Contact your local County Department of Social Services as soon as possible. Total expenses of burial will be limited to qualify for the benefit so investigate this possibility before contracting for funeral arrangements. • Contact fraternal and religious organizations that may conduct funeral services and other organizations of which the deceased was a member. • If you have concerns that you cannot resolve with the funeral director or management of the funeral home, contact the Funeral Service Helpline at: (800) 228-6332. • Wait a few months before you buy expensive markers or memorials.
<input type="checkbox"/>	<p>Prior to Appointment as the Personal Representative: If you are named personal representative (formerly called “executor”) in a will, you have the power, before you are appointed by the court, to carry out <u>written</u> instructions of the deceased relating to the body, funeral and burial arrangements. You may begin to take steps to protect and safeguard the deceased’s property. Do not remove or distribute property before the opening of the probate estate. Other brochures are available from the Colorado Bar Association to explain the duties of the personal representative and how the personal representative is appointed when there is no will. If the decedent did not provide for his or her interment by a will or other direction, the right to control disposition of the remains descends to the surviving relatives. The statutory schedule of priority is: first to the surviving spouse, then to the surviving children, parents, next of kin under laws of succession, or the public administrator.</p>
<input type="checkbox"/>	<p>Obituary. Although not required, it is a good idea to publish an obituary. Include a charitable organization for donations if that is preferred over flowers or other memorial donations. Also publish a notice to creditors in the newspaper. Creditors typically have 18 months to make a claim but typically only 4 months if a notice to creditors is published.</p>
<input type="checkbox"/>	<p>Secure the decedent’s tangible property:</p> <ul style="list-style-type: none"> • Personal property, such as vehicles, boats, collectibles, credit cards, silverware, dishes, furniture, tools or artwork. • Real Property: If there is a property that is unoccupied, steps should be taken to ensure its security, maintenance and insurance coverage.
<input type="checkbox"/>	<p>Search for the Will: The original will is usually in a safe deposit box, in the attorney’s office, or in a file at home. Check for a strong box or file cabinet. When the signed original will is found, you must file it within ten days with the Probate/District Court in the county where the deceased lived. It is also possible the will was filed, during the deceased’s lifetime, with the court for safekeeping. You should contact the District Court in the county which the decedent died to see if the will was lodged prior to death. If you are only able to find a copy of the signed will, it may be possible to offer it to probate. However, the signed original will is preferable.</p>

<input type="checkbox"/>	<p>Safe Deposit Box: Any person whose name is also on the box may enter it at any time. An agent under power of attorney does not have authority to enter the box because the agency relationship ends at the deceased's death. An heir or beneficiary named in a will can ask the bank to enter the box to search for the will, a deed to a burial plot or burial instructions. A representative of the bank will open the box in the presence of the heir or beneficiary and remove any will that is found. The bank will retain possession of the will and forward it to the court. After the will is filed in court, the personal representative named in the will can petition the court to appoint her or him.</p>
<input type="checkbox"/>	<p>Documentation: Keep track of all donations, flowers, and cards received. Purchase sympathy acknowledgement cards, or use those sometimes supplied by the funeral home, and send to the list.</p>
<input type="checkbox"/>	<p>Your Financial Survival: Help for survivors is available from financial advisors, both your own and those of the deceased person. These include lawyers, bankers, insurance agents, investment advisors, tax consultants, employers and financial planners. Non-financial help for survivors is available from clergy, friends, relatives, and professional counselors.</p> <p>If you need help but can't afford to pay for it, check with social service agencies, both public and private. Call Legal Aid if there is such an agency in your community.</p> <p>Review past six months of spending to develop your monthly Spending Plan (Budget).</p>

One to Ten Days

<input type="checkbox"/>	<p>Locate the decedent's legal and financial papers. Look for a "Family Treasure Map" or other document the deceased may have created that identifies where important documents and other assets are located.</p>
<input type="checkbox"/>	<p>Meet with an attorney. It is important to involve a qualified attorney early in the process.</p>
<input type="checkbox"/>	<p>Open An Estate Checking Account:</p>
<input type="checkbox"/>	<p>Documentation: Keep track of all income and expenses.</p>
<input type="checkbox"/>	<p>Death Certificates: The most common and quickest way to obtain death certificates is through the funeral director. The cost is usually higher for the first death certificate. Additional certificates can be obtained at a lower price. In order to know how many to order, you should estimate the number of different assets held by the deceased or institutions that will require a death certificate. If you do not order enough, you can get more death certificates later through the Vital Statistics Department in the county where the death occurred or through the Colorado State Department of Public Health and Environment, Vital Records Office. Check them for accuracy as soon as you receive them. I recommend getting at least ten and preferably 15 certificates.</p>
<input type="checkbox"/>	<p>Digital Assets. Each Internet service provider (ISP) has set their own policy on what types of access they provide to executors and family members when someone dies. Unless the decedent left a user ID and a password, the ISP will determine what rights the beneficiaries have.</p>
<input type="checkbox"/>	<p>Other Contacts:</p> <ul style="list-style-type: none"> • police, to occasionally check the house of deceased, if vacant • attorney, to learn how to transfer assets and assist with probate issues • accountant or tax preparer, to determine if an estate tax return or final income tax returns should be filed • investment professionals, to obtain information on holdings/assets • bank, to locate accounts and safe deposit box • insurance agent, to obtain claim forms • Social Services, to learn of benefits • Social Security, to stop monthly check and learn of potential benefits. Do this as soon as possible and no later than within the month. • Veterans Affairs, to stop monthly check and learn of benefits • agency providing pension services, to stop monthly check and obtain claim forms • guardian, conservator, agent under a durable power of attorney, to notify of death and the end of their responsibility • utility companies, to alter or discontinue service

- employer, to notify of death and learn of benefits
- newspaper, to stop subscription and/or submit an obituary
- post office, if necessary, to forward mail to your address
- fraternal, civic, social, religious organizations
- voter registration bureau(s), including county and party registrars



Inventory the Estate And Documentation: I recommend that you purchase a plastic filing box from your local office supply store along with some hanging folders. Drop the documents you find into the folders according to their classification. In my experience, very few people have their estates well organized. You may find relevant documents in odd places. It is important to gather them all into one place. Don't worry about putting the papers in perfect order. Your lawyer will have experience in organizing and understanding complex financial statements. Some of the documents you will need, if applicable, include:

General:

- Any estate documents, such as wills, trusts, powers of attorney, guardianship or conservator documents, court orders, nuptial agreements
- funeral and burial plans
- income tax returns for several years
- Property tax records
- marriage, birth and death certificates
- divorce papers
- military records and discharge papers
- digital information, including computer bookkeeping records
- bankruptcy filings
- partnership or corporate agreements
- The decedent's Social Security number and card.
- Veterans Affairs card and identification number, if applicable

Assets:

- cash, including coin collections
- list of collectibles, including art, jewelry,
- safe deposit rental agreement and keys. (NOTE: the bank may seal the box upon notification of death. It is a terrible place to keep such things as wills, insurance policies, etc.)
- credit union accounts (NOTE: many credit unions offer life insurance yet do not forward actual policies)
- Insurance policies, including life insurance policies or statements, health insurance, homeowners or renters insurance, key man insurance policies, etc.
- annuities
- brokerage account statements
- pension, IRA, retirement statements
- savings bonds

- certificates of deposit
- bank statements, checkbooks and check registers
- notes receivable and payable
- list and value of motor vehicle(s) including title(s)
- deeds, deeds of trust, mortgages and title policies
- leases
- stock and bond certificates and account statements
- financial statements, including those from banks, brokerage houses, and insurance agencies
- other financial documents, including tax forms from prior years, unpaid credit and utility bills, and mortgage payments
- household inventory
- accrued wages, unpaid vacation and sick pay
- retirement plans, including 401(k)s, IRAs, 403(b), even though a beneficiary is named
- benefits, including social security and VA benefits
- property in another state or country
- anything in a safe deposit box
- health savings account
- notes receivable
- royalties

Liabilities:

- unpaid bills including credit cards, student loans, medical bills
- lawsuits filed or claims made
- child support
- alimony
- mortgages
- car loans
- notes payable

Gifts:

- documentation of any gifts made in the last two years
- gift tax returns, if any

You may need an appraiser to complete an appraisal regarding the value of personal and real property. You may also need an accountant to prepare the estate's accounting.



Protect The Estate: You will want to protect the estate before it is distributed to the heirs. Some important things to do include:

- Make sure any homeowner's or auto insurance policies offer coverage during the probate process.
- Restructure any homeowner, casualty, and life insurance policies, as necessary.

- Change the registration of investment securities by contacting the decedent's investment professional or the brokerage firm. Also make sure that if the deceased placed any orders, they are immediately suspended. The financial institution(s) will likely require an original death certificate and proof of your appointment as personal representative.
- Contact financial institutions to determine what information they need and in what format to change registration on any accounts the decedent may have had. If you have any joint bank accounts with the deceased, have the latter's name removed.
- Contact the employee benefits department of the decedent's employer. Ask for a list of death benefits and how they are paid. You will need to provide several certified copies of the death certificate as well as other documentation requested.
- Open a separate checking account for the estate. Determine how to arrange for any income you may be getting from the decedent's retirement plan benefits, union survivor benefits, Social Security, Veterans' benefits, and life insurance policies.
- Collect any insurance proceeds payable to the estate.
- Decide whether to turn off or alter utilities.
- Notify Social Security – you do not want to be personally responsible for overpayments.
- Notify the US Passport Office
- Notify the Veterans Administration
- Notify the Department of Motor Vehicles
- Notify the credit bureaus - place a death flag or a credit security freeze on the decedent's credit files. Cancel any credit cards in the deceased's name only. Consider waiting six months before cancelling or changing the name on any jointly held credit cards.
- Update your W-4 tax elections, direct deposit elections, and emergency contact information.
- Do not cash any checks addressed to the deceased without first conferring with your attorney.

Apply for Benefits: Many decedents have benefits available to their survivors. In particular, you should investigate any employer benefits, organizations to which the deceased belonged for benefits, Social Security benefits and, for veterans, Veterans Administration benefits.

You should NOT collect any benefits or insurance proceeds without discussing them with you attorney first. You may be losing more benefits or facing more risks by accepting these benefits than by waiting or declining them.

Employer Benefits. Notify the deceased's employer. Talk to the employee benefits office where the deceased was employed. Find out when the last paycheck is due, if there is any company life insurance, pension benefits, money in deferred compensation or profit sharing or accident insurance.

Insurance Benefits. Notify the life insurance agent(s) and file a claim.

Retirement & Pension Plans.

Organizations. Notify Railroad Retirement, Miner's Benefits, Teachers Retirement, labor unions, credit unions, fraternal organizations, and other organizations that may have a death benefit associated with them. For example, if there were occupational factors associated with the death, there may be workers' compensation benefits.

The mortuary may assist you with the paperwork for both VA and Social Security benefits. For information on VA benefits, call the nearest VA listing for Benefits Information and Assistance.

Social Security. For Social Security benefits, call the Social Security Administration immediately. Call (800) 772-1213. You can also visit their website. www.socialsecurity.gov

Veterans. Be prepared to identify the deceased's:

- relationship to you
- Social Security or VA claim number
- date of birth
- date of death
- place of death
- surviving spouse or next of kin
- medical history that bears on whether the death is service related or not

If you do not know the VA number, then provide:

- service number
- dates of active service
- social security number

Your call will stop the monthly payments. Usually the VA will automatically withdraw any payments made via direct deposit after the date of death. If this does not happen, you must return the check for the month of death.

Social Security monthly benefits are available to the surviving spouse and to children under 18 and certain disabled children. Benefits include a lump sum death benefit. Ask for the "Federal Benefits for Veterans and Dependents" publication.

If you are a surviving joint owner, have jointly owned property transferred into your name alone.



Creditors: Don't ignore them. Tell them your loved one is dead and that they will need to wait until an administrator or executor is appointed. Do not agree to anything or sign anything with the creditor until you have discussed it with an

	<p>attorney. Many credit card companies attempt have the surviving spouse agree to take over the card (making it sound like they are doing the spouse a favor), and this often is a bad idea. Colorado law provides protection and benefits for surviving spouses and children. You should discuss these with your attorney.</p>
<input type="checkbox"/>	<p>Protect Yourself: If you are a surviving spouse, you are particularly vulnerable.</p> <ul style="list-style-type: none">• Post the numbers of your local Fire Department, Police, Hospital, & other important numbers by your telephone.• Put fresh batteries in all smoke detectors.• Check your car for scheduled maintenance.• Ask for photo identification from service or delivery people before admitting them to your home.• Be sure your street address number is large, clear of obstruction and well lit along with the rest of your property.• Leave an extra key with a trusted neighbor or friend, but don't hide keys in mailboxes and planters or under doormats.

Probate, Distribution & Closing the Estate

<input type="checkbox"/>	<p>Probate Filing. Whether the decedent had a will or not, unless they had all their assets in a trust or a contract, then probate will be required. Probate courts, at their essence, transfer title. You cannot transfer title unless and until the probate court grants a “personal representative” (aka executor or executrix) the power to transfer title. It is impossible to say how long probate will take. The decedent's estate cannot be distributed to heirs unless and until authorized by law. The decedent may have created a trust, in which case most if not all assets will transfer pursuant to the trust. Insurance policies, retirement funds and other assets may transfer pursuant to contract(s).</p>
<input type="checkbox"/>	<p>Trusts. You will still need a trust and estate attorney to help you settle the trust estate with such things as new deeds; applying for a federal tax I.D., determining which assets are best distributed via an “A-B” trust; and so on. It will be much less expensive and time-consuming than going through probate, but you will still need an attorney's assistance.</p>
<input type="checkbox"/>	<p>Accounting: The personal representative must file an account with the probate court listing any income to the estate since the date of death and all expenses and estate distributions. The personal representative should assemble all the assets and liabilities, including opening and removing the contents of any safe deposit box. Keep all receipts.</p>
<input type="checkbox"/>	<p>Guardians & Conservators: If the deceased left orphaned minor children or children with special needs with no written instructions, the probate court will need to appoint a Guardian and/or Conservator to manage their personal care and their property.</p>
<input type="checkbox"/>	<p>Distribution: Once the court orders the appointment of a personal representative and approved the plan of distribution, the personal representative can distribute the estate. It is important to:</p> <ul style="list-style-type: none"> • Change the title on any property (including stocks, bonds, IRA's, real estate and automobiles) owned by the deceased. • Obtain an acknowledgement in writing from the recipient/beneficiary of estate assets and liabilities. • Request Change of Beneficiary forms: IRA, Life Insurance Policies, Pension Plans, 401K Plans, & any other investment or retirement plan. <p>I recommend that you withhold 10% of the assets for six months to cover any liabilities that may arise after the court approves distribution.</p>
<input type="checkbox"/>	<p>Taxes: You must file tax returns before an estate can be closed. At minimum you will need to file income tax returns for the year of death and income tax returns for any prior years not yet filed. You may also have to file an estate tax return and perhaps a gift tax return. If the decedent's return shows a refund, you will need to file a Form 1310 - Statement of Person Claiming Refund Due a Deceased Taxpayer. A separate tax return, Form 1041, Fiduciary Income Tax Return, needs to</p>

	be filed for the Trust or the Estate of the Decedent if income is received by the Estate or a Trust.
<input type="checkbox"/>	Closing the Estate: You will need to file a final accounting with the court listing any income to the estate since the date of death and all expenses and estate distributions with the Probate Court and petition to be released as the personal representative of the decedent's estate. By now you will have addressed the legal, financial and tax concerns of the decedent's estate.

Three to Six Months:

Simply put, don't do anything different for three to six months. Making big changes now may result in regrets later. Take your time, get good advice, and delay making any decisions.

Unfortunately, this is a time when family members and friends will come to you for money. Don't lend money to anyone! Don't pay unfamiliar debts. Don't sign any documents. Your financial and legal picture will become more clear and you will make better decisions if you just wait a while.

Words of Caution

<input type="checkbox"/>	Identity Theft. An estimated 40% of all identity theft involves deceased persons.
<input type="checkbox"/>	Attorneys: This checklist cannot document everything you may need to know in the first few days following a death or throughout the course of settling the estate. You should establish an early relationship with your attorney to assure that all matters are properly addressed. Seeking your attorney's advice before you act may avoid more costly legal services later.
<input type="checkbox"/>	Unethical People: Be careful before accepting any telephone, email or mail solicitation. Fraudulent invoices may be received and should be carefully scrutinized for validity.
<input type="checkbox"/>	Avoid lifestyle changes: For a period of time, allow for reflection on how the loss will affect the surviving family and friends and how the distributions will affect your and their lifestyles.
<input type="checkbox"/>	Avoid Immediate Collection of Benefits: Avoid transferring title to assets or making claims as a beneficiary until considering whether either a tax or non-tax reason exists for refusing to receive an asset. Even though the account executive wants to be helpful, you may lose an important tax advantage if you accept an asset. An attorney can help you find the best approach. If you are a surviving spouse, do not immediately remove deceased spouse's name from your credit card accounts. I suggest waiting 6 months to open an account in your name only
<input type="checkbox"/>	Review your own estate plan: Including insurance policies, legal documents, investment plans, etc., and revise as necessary.
<input type="checkbox"/>	Don't pay off the decedent's debts from your own funds. The estate is responsible for any debts of the decedent. Paying off the debts only increases the net value of the estate, which may mean you'd then have to pay higher inheritance taxes.

Some Suggestions

<input type="checkbox"/>	Electronic Memorials: There are many web sites offering electronic memorials in perpetuity. Be cautious about including details about survivors such as birth dates.
<input type="checkbox"/>	Maintaining Records: You will want to keep all estate documents for at least three years. Some documents should be kept indefinitely.

CONTACT LISTS

You should call first and then follow up with written notification. Contact lists can be divided into six groups:

- I. Government Agencies
- II. Financial Companies
- III. Insurance & Annuity Companies
- IV. Credit Reporting Agencies
- V. Organizations
- VI. Do Not Contact Lists

GOVERNMENT AGENCIES

Social Security Administration www.ssa.gov	800-772-1213
Veteran's Administration - Benefits (if decedent was formerly in the military) www.vba.va.gov	800-827-1000
Defense Finance and Accounting Service (military service retiree receiving benefits) www.dfas.mil	800-269-5170
Office of Personnel Management (if decedent is a retired or former federal civil service employee) www.opm.gov	888-767-6738
U.S. Bureau of Citizenship & Immigration Service (if decedent was not a U.S. Citizen) www.uscis.gov	800-375-5283
Colorado Department of Motor Vehicles (if decedent had a driver's license or state ID) www.colorado.gov/revenue/dmv	(call the local branch office)
Colorado Department of Social Services www.cdhs.state.co.us/	(call the county office)

CREDIT REPORTING AGENCIES

Experian P.O. Box 9701 Allen, Texas 75013 888-397-3742	Equifax P.O. Box 105069 Atlanta, Georgia 30348 800-525-6285	TransUnion P.O. Box 6790 Fullerton, CA 92834 800-680-7289
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ORGANIZATIONS

Professional associations and unions	Automobile clubs
Health clubs and athletic clubs	Video rental stores
Public library	Alumni clubs
Rotary, Kiwanis, Lions, Masonic lodge, and clubs	Church, synagogue, temple, mosque, etc.
Veterans' organizations	

DO NOT CONTACT LISTS

National Do Not Call Registry www.donotcall.gov	
Direct Marketing Association http://www.ims-dm.com/cgi/ddnc.php	

HELPFUL RESOURCES

National Research and Information Center Funeral Service Consumer Assistance Program (FSCAP). 2250 E. Devon Avenue, Suite 250 Des Plaines, Illinois 60018,	800-662-7666
American Association of Retired Persons (AARP) AARP Fulfillment, 601 E Street, N.W. Washington, D.C. 20049	
Funeral and Memorial Societies of America P.O. Box 10 Hinesburg, VT 05461,	800-458-5563
Cremation Association of North America 401 North Michigan Avenue Chicago, Illinois 60611	(312) 644-6610
National Funeral Directors Association 13625 Bishop's Drive Brookfield, Wisconsin 53005,	(414) 789-1880, 800-228-6332
Jewish Funeral Directors of America Seaport Landing, 150 Lynnway, Suite 506 Lynn, Massachusetts 09102	(617) 477-9300
National Funeral Directors and Morticians Association 3951 Snapfinger Parkway, Suite 570, Decatur, Georgia 30035	(404) 286-6680 800-434-0958
Funeral Service Consumer Assistance Program P.O. Box 486, Elm Grove, Wisconsin 53122-0486	800-662-7666
The Federal Trade Commission http://www.ftc.gov/bcp/consumer.shtm	



DISCLAIMER

This checklist is intended as a public service and not a definitive list of all matters of importance to survivors following the death of a loved one. The law and specific procedures vary from state to state and your facts will always be unique. You are advised to seek competent legal counsel in your jurisdiction. This list was developed in March, 2010.

If you find this checklist helpful, please donate \$5 to the American Red Cross. Thank you.