

THE VETERAN'S NECESSARY FILE



Revised April 2020

NOTICE! This information has been provided by the Veteran listed herein for the use of his/her heirs and/or assigns for the purpose of making his or her final wishes known and for settling the Veteran's estate. The use of this information is restricted and is not to be used for any other purpose.

Note – IF VIEWING THIS DOCUMENT WITH A PDF READER: To quickly move to some particular report in this document, use the mouse to move cursor over the report title below that you wish to view, then click LEFT mouse button. To quickly return to the top of this document, press the HOME key.

Welcome Home Brother!

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The following information is from the Department of Veteran’s Affairs website. For additional information please call VA Regional Service Office at (800) 827-2000 or go online to the VA website <https://www.va.gov>.

BURIAL BENEFITS

The Department of Veterans Affairs (VA) provides burial benefits, which includes a gravesite, a headstone or marker, opening and closing of the grave, and perpetual care in a VA national cemetery. To be eligible for burial benefits, Veterans must have been discharged or separated from the military service under conditions other than dishonorable and must have completed their required period of service.

Spouses and minor children of eligible Veterans and service personnel may be buried in a national cemetery, as may certain adult children who are incapable of supporting themselves.

In addition to VA national cemeteries, most states maintain Veteran cemeteries for their eligible Veterans. For information on state cemeteries, contact the State Veterans Services Office in your state.

Arlington National Cemetery in Virginia is maintained by the Department of the Army. Please call (703) 695-3250 for information concerning burial, eligibility, and application procedures.

REIMBURSEMENT OF BURIAL EXPENSES

The VA will reimburse funeral expenses paid by the family or funeral home upon receipt of an application and accompanied by paid bill receipts. The VA will reimburse up to \$1,500, provided that the cause of death has been adjudicated as service-connected, and up to \$300 for non-service-connected death. In addition, the VA will pay up to \$150 for a plot in a state Veteran cemetery.

SURVIVORS' BENEFITS

The VA administers two types of benefits for the survivors of Veterans depending on whether the cause of death is service-connected or non-service-connected. Service-connected death compensation is called Dependency and Indemnity Compensation or "DIC". It provides monthly payments to the surviving spouse and children of a Veteran whose death is determined to be service connected. To be eligible, the Veteran must have died of as a result of:

1. A disease or injury incurred or aggravated while on active duty, or
2. An injury incurred or aggravated in the line of duty, while on active duty or
3. A disability that the VA can pay compensation benefits for.

The Veteran's death must not be the result of willful misconduct. Furthermore, if the Veteran's spouse remarries, he or she will lose eligibility to receive DIC. However, eligibility may be restored upon termination of that marriage.

In addition, DIC payments may be authorized to the spouse and children of totally disabled Veterans whose deaths were not the result of their disabilities. The survivor is eligible if:

1. The Veteran was rated 100% service-connected for ten years or more preceding death, or
2. The Veteran was rated 100% service connected for five years from the date of discharge from military service, or
3. The Veteran was a former prisoner of war who was rated 100% service connected for at least one-year preceding death.

All DIC payments are subject to judicial offset against any recoveries made under the Federal Torts Claims Act.

Non service-connected survivors' pension is payable to widows, widowers, children of Veterans whose deaths were not related to their military service and whose estates are incapable of

supporting them. The Veteran must have served on active duty, under honorable conditions, for at least 90 consecutive duty days, with at least one day during a period of war.

The improved pension program provides payments to bring an eligible person's income to a level established by law. These payments are reduced by income from any other source, including Social Security benefits. However, medical expenses may be deducted from the annual income to reduce the individual's income level. Benefits are not payable to those capable of supporting themselves, or who have assets adequate to provide support.

DEPENDENTS' EDUCATION

Education assistance may be provided to spouses and children of Veterans whose deaths are service connected. For further information, contact the Department of Veterans Affairs at (800) 827-2000.

IMPORTANT DOCUMENTS

The spouse of any Veteran or executor for a Veteran eligible for BA benefits should have available the following documents:

1. The Veteran's DD-214 or separation papers
2. All marriage and divorce decrees for the Veteran and the spouse
3. All minor children's birth certificates
4. Social Security numbers for entire family
5. All medical evaluation boards, disability ratings, or social security awards
6. All hospital records, surgical reports, and treatment records
7. Notarized copy or sealed original of the death certificate. You will need many copies of this document. A copy must be sent to every company or institution the deceased had an account with if you wish to maintain the account in your name or receive the proceeds of the account or policy.

SOCIAL SECURITY BENEFITS INFORMATION

Report a death to Social Security by calling 800-772-1213. Benefits are paid for the previous month. If your loved one was receiving benefits via direct deposit, ask the bank to return funds received for the month of death and thereafter to Social Security. Do not cash any Social Security checks received by mail. Return all checks to Social Security as soon as possible. A prorated check will be issued covering the time up to the date of death. Visit www.ssa.gov to find out if you are eligible for death and/or survivor's benefits.

MOS _____ Rank/Rate at Discharge _____

Nature of Discharge _____

Units Served With _____

Medals/Ribbons/Awards _____

Did Veteran have a VA Disability Rating? Yes No If Yes, what Percentage _____%

Reason for Disability _____

VETERAN SERVICE OFFICER INFORMATION

Organization _____

Name of Officer _____

Address _____

City/State/Zip _____

Phone _____ Location of Copy of DD 214 _____

MEDICAL INFORMATION

Health Care Provider _____

Phone _____ Provider Account Number _____

Physicians

Primary Care _____ Phone _____

Specialty Care _____ Phone _____

Specialty Care _____ Phone _____

Specialty Care _____ Phone _____

Hospital _____ Phone _____

Address _____

Do You Have a Medical Power of Attorney or Directive in Place? Yes No

Do You Have a DNR (Do Not Resuscitate) Directive in Place? Yes No

Do You Want to be an Organ Donor? Yes No

Do You Have a Last Will and Testament? Yes No

Location of These Documents _____

Note: Your health care provider should have a copy of your MPA and your DNR documents in your medical records, and you should keep the original of all these documents with your Attorney, safe deposit box or other place of personal records.

MARRIAGE INFORMATION

Spouse _____

Spouse's Social Security Number _____

Spouse's Date of Birth _____ Date of Marriage _____

Place of Marriage (County/State) _____

Location of Marriage License _____

Special Information or Directives for Spouse _____

Previous Marriage (Spouse's Name) _____

Date Divorce was Final _____ Post Death Obligations? Yes No

Previous Marriage (Spouse's Name) _____

Date Divorce was Final _____ Post Death Obligations? Yes No

Previous Marriage (Spouse's Name) _____

Date Divorce was Final _____ Post Death Obligations? Yes No

CHILDREN

Son Daughter

Name _____

Address _____

City/State/Zip_____

Phone_____ Social Security Number_____

Date of Birth_____ County/State of Birth_____

Son Daughter

Name_____

Address_____

City/State/Zip_____

Phone_____ Social Security Number_____

Date of Birth_____ County/State of Birth_____

Son Daughter

Name_____

Address_____

City/State/Zip_____

Phone_____ Social Security Number_____

Date of Birth_____ County/State of Birth_____

Son Daughter

Name_____

Address_____

City/State/Zip_____

Phone_____ Social Security Number_____

Date of Birth_____ County/State of Birth_____

Son Daughter

Instructions or Directives to Children_____

RELATIVES AND FRIENDS THAT NEED TO BE NOTIFIED

Name _____ Relationship _____

Address _____ Phone _____

City/State/Zip _____ Email _____

Name _____ Relationship _____

Address _____ Phone _____

City/State/Zip _____ Email _____

Name _____ Relationship _____

Address _____ Phone _____

City/State/Zip _____ Email _____

Name _____ Relationship _____

Address _____ Phone _____

City/State/Zip _____ Email _____

Name _____ Relationship _____

Address _____ Phone _____

City/State/Zip _____ Email _____

Name _____ Relationship _____

Address _____ Phone _____

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Address _____ Phone _____

City/State/Zip _____ Email _____

Name _____ Relationship _____

Address _____ Phone _____

City/State/Zip _____ Email _____

Name _____ Relationship _____

Address _____ Phone _____

City/State/Zip _____ Email _____

Name _____ Relationship _____

Address _____ Phone _____

City/State/Zip _____ Email _____

Name _____ Relationship _____

Address _____ Phone _____

City/State/Zip _____ Email _____

Obituary placement to be made in the following newspapers and publications:

Newspaper/Publication _____

Newspaper/Publication _____

Newspaper/Publication _____

EMPLOYMENT INFORMATION

Employment Status Employed Unemployed Self Employed Retired

Occupation _____

Employer _____

Address _____

City/State/Zip _____

Contact _____ Phone _____

Positions Held _____

Honors/Awards _____

Organization _____

Membership Number _____ Member Since _____

Contact _____ Phone _____

Positions Held _____

Honors/Awards _____

Organization _____

Membership Number _____ Member Since _____

Contact _____ Phone _____

Positions Held _____

Honors/Awards _____

Organization _____

Membership Number _____ Member Since _____

Contact _____ Phone _____

Positions Held _____

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Positions Held _____

Honors/Awards _____

Organization _____

Membership Number _____ Member Since _____

Contact _____ Phone _____

Positions Held _____

Honors/Awards _____

Organization _____

Membership Number _____ Member Since _____

Contact _____ Phone _____

Positions Held _____

Honors/Awards _____

Organization _____

Membership Number _____ Member Since _____

Contact _____ Phone _____

Positions Held _____

Honors/Awards _____

ESTATE INFORMATION

LAST WILL AND TESTAMENT

Date _____ Location of Actual Will _____

Codicil Date _____ State Where Executed _____

Attorney _____ Phone _____

Name of Executor _____ Phone _____

Alternate Executor _____ Phone _____

Trustee _____ Phone _____

Trustee _____ Phone _____

Trustee _____ Phone _____

Trustee _____ Phone _____

Legatees and Devises _____

Address _____

Interest in Estate _____

Legatees and Devisees _____

Address _____

Interest in Estate _____

Legatees and Devisees _____

Address _____

Interest in Estate _____

Legatees and Devisees _____

Address _____

Interest in Estate _____

ASSETS

BANK ACCOUNTS

Name of Bank _____

Contact _____ Phone _____

Name(s) on Account _____

Account Number _____ Routing Number _____

Type of Account Checking Savings Money Market CD Safety Deposit Box

Name of Bank _____

Contact _____ Phone _____

Name(s) on Account _____

Account Number _____ Routing Number _____

Type of Account Checking Savings Money Market CD Safety Deposit Box

Name of Bank _____

Contact _____ Phone _____

Name(s) on Account _____

Account Number _____ Routing Number _____

Type of Account Checking Savings Money Market CD Safety Deposit Box

Name of Bank _____

Contact _____ Phone _____

Name(s) on Account _____

Account Number _____ Routing Number _____

Type of Account Checking Savings Money Market CD Safety Deposit Box

PERSONAL PROPERTY TO BE APPRAISED AND INVENTORIED

Jewelry _____

Art Objects/Paintings _____

Clothes/Furs _____

Collections(Stamps, Coins, Etc. _____

Furniture/Furnishings _____

Recreational Equipment (Boats, RV's, etc. _____

Other _____

Automobile Year/Make/Model _____
VIN _____
License Plate Number _____

Automobile Year/Make/Model _____
VIN _____
License Plate Number _____

Automobile Year/Make/Model _____
VIN _____
License Plate Number _____

Other Year/Make/Model _____
VIN _____
License Plate Number _____

Other Year/Make/Model _____
VIN _____
License Plate Number _____

Refunds (Income Tax, Deposits, Subscriptions) _____

Accrued Salary, Vacation Pay, Commissions, Bonuses, _____

Non-Scheduled Assets _____

INVESTMENT PORTFOLIO

Stock Brokerage Firm _____

Contact _____ Phone _____

Account Number _____

Stock Name in which stock is registered _____

Exchange _____ Stock Symbol _____ Number of Shares _____ Type _____

Name of Corporation _____

Stock Name in which stock is registered _____

Exchange _____ Stock Symbol _____ Number of Shares _____ Type _____

Name of Corporation _____

Stock Name in which stock is registered _____

Exchange _____ Stock Symbol _____ Number of Shares _____ Type _____

Name of Corporation _____

Stock Name in which stock is registered _____

Exchange _____ Stock Symbol _____ Number of Shares _____ Type _____

Name of Corporation _____

Stock Name in which stock is registered _____

Exchange _____ Stock Symbol _____ Number of Shares _____ Type _____

Name of Corporation _____

Stock Name in which stock is registered _____

Exchange_____ Stock Symbol_____ Number of Shares_____ Type_____

Name of Corporation_____

Stock Name in which stock is registered_____

Exchange_____ Stock Symbol_____ Number of Shares_____ Type_____

Name of Corporation_____

Stock Name in which stock is registered_____

Exchange_____ Stock Symbol_____ Number of Shares_____ Type_____

Name of Corporation_____

Stock Name in which stock is registered_____

Exchange_____ Stock Symbol_____ Number of Shares_____ Type_____

Name of Corporation_____

Stock Name in which stock is registered_____

Exchange_____ Stock Symbol_____ Number of Shares_____ Type_____

Name of Corporation_____

Stock Name in which stock is registered_____

Exchange_____ Stock Symbol_____ Number of Shares_____ Type_____

Name of Corporation_____

Stock Name in which stock is registered_____

Exchange_____ Stock Symbol_____ Number of Shares_____ Type_____

Name of Corporation_____

Stock Name in which stock is registered_____

Exchange_____ Stock Symbol_____ Number of Shares_____ Type_____

Name of Corporation_____

Stock Name in which stock is registered_____

Exchange_____ Stock Symbol_____ Number of Shares_____ Type_____

Name of Corporation_____

Exchange _____ Stock Symbol _____ Number of Shares _____ Type _____

Name of Corporation _____

Bond Name of Obligator _____ Phone _____

Name in which Bond is registered _____

Face Amount _____ Maturity Date _____ Interest Rate/Interest Payable _____

Bond Name of Obligator _____ Phone _____

Name in which Bond is registered _____

Face Amount _____ Maturity Date _____ Interest Rate/Interest Payable _____

Bond Name of Obligator _____ Phone _____

Name in which Bond is registered _____

Face Amount _____ Maturity Date _____ Interest Rate/Interest Payable _____

Savings Bond Payable on Death to _____

Face Value _____ Date of Maturity _____

Series _____ Serial Number _____

Location of Bond _____

Savings Bond Payable on Death to _____

Face Value _____ Date of Maturity _____

Series _____ Serial Number _____

Location of Bond _____

Savings Bond Payable on Death to _____

Face Value _____ Date of Maturity _____

Series _____ Serial Number _____

Location of Bond _____

Savings Bond Payable on Death to _____

Face Value _____ Date of Maturity _____

Series _____ Serial Number _____

Savings Bond Location of Bond _____
Payable on Death to _____
Face Value _____ Date of Maturity _____
Series _____ Serial Number _____

Savings Bond Location of Bond _____
Payable on Death to _____
Face Value _____ Date of Maturity _____
Series _____ Serial Number _____
Location of Bond _____

Annuity Name of Company _____
Address _____
City/State/Zip _____
Contact _____ Phone _____
Account Number _____
Date of Purchase _____ Face Amount _____
Interest Rate _____ Date of Maturity _____

Annuity Name of Company _____
Address _____
City/State/Zip _____
Contact _____ Phone _____
Account Number _____
Date of Purchase _____ Face Amount _____
Interest Rate _____ Date of Maturity _____

Annuity Name of Company _____
Address _____

City/State/Zip _____

Contact _____ Phone _____

Account Number _____

Date of Purchase _____ Face Amount _____

Interest Rate _____ Date of Maturity _____

Life Insurance Company _____

Address _____

City/State/Zip _____

Contact _____ Phone _____

Face Value _____ Policy Number _____

Beneficiary _____

Life Insurance Company _____

Address _____

City/State/Zip _____

Contact _____ Phone _____

Face Value _____ Policy Number _____

Beneficiary _____ Life

Insurance Company _____

Address _____

City/State/Zip _____

Contact _____ Phone _____

Face Value _____ Policy Number _____

Beneficiary _____

Retirement Plan Company _____

Address _____

City/State/Zip _____

Contact _____ Phone _____

Employee/Account Number _____

IRA _____ 401K _____ Pension _____ Other _____

PASSWORDS AND PIN NUMBERS

Computer _____ Work Computer _____

Laptop _____ Other Computer _____

Other Computer _____ Other Computer _____

Bank Account _____ Bank Account _____

Bank Account _____ Safety Deposit Box _____

Broker Account _____ Broker Account _____

Facebook Account _____ Twitter Account _____

Email Account _____ Email Account _____

Other Social Media _____ Other Social Media _____

Other Social Media _____ Other Social Media _____

Phone _____ Cable _____

Phone Account _____ Electric Company _____

Gas Company _____ Water Company _____

Other Utility _____ Other Utility _____

Credit Card _____ Credit Card _____

Credit Card _____ Credit Card _____

Credit Card _____ Credit Card _____

REAL ESTATE

Property Address _____

City/State/Zip _____

Legal Description _____

Name(s) on Title _____

Market Value _____ Accessed Value _____

Mortgage Held By _____

Mortgager Address _____

City/State/Zip _____

Amount of Payment _____ Day of Month Due _____

Is there Mortgage Cancellation Insurance in place? Yes _____ No _____

Is there a Reverse Mortgage on the Property? Yes _____ No _____ If yes to either or both:

Name of Holder _____

Contact _____ Phone _____

OTHER REAL ESTATE

Property Address _____

City/State/Zip _____

Legal Description _____

Name(s) on Title _____

Market Value _____ Accessed Value _____

Mortgage Held By _____

Mortgager Address _____

City/State/Zip _____

Amount of Payment _____ Day of Month Due _____

Is there Mortgage Cancellation Insurance in place? Yes _____ No _____

Is there a Reverse Mortgage on the Property? Yes _____ No _____ If yes to either or both:

Name of Holder _____

Contact _____ Phone _____

Property Address _____

City/State/Zip _____

Legal Description _____

WHAT TO DO WHEN SOMEONE DIES

What To Do As Soon As Possible

1. Get a legal pronouncement of death. If your loved one died in a hospital, a doctor can take care of this for you. If he or she passed away while in hospice care, call your hospice nurse. However, if your loved one passed at home or in another location, you'll need to know who to call. You can call 911 and ask for an ambulance. If available, and in place, have a copy of the DNR (Do Not Resuscitate) to give to the EMS workers. Without it they will usually try to resuscitate. They will then transport to a hospital or morgue where pronouncement of death can be done.

2. Arrange for organ donation, if applicable. Check your loved one's driver's license and/or advance directive to see if he or she was an organ donor. If so, let hospital staff know immediately (or call a nearby hospital if your loved one died at home). Organ donation is time-sensitive, so this is one area where it's important to act quickly.

3. Notify close friends and family. Every family is different, and there's no one right way to do this. For some families, sharing the news in-person or over the phone is critical. For others an email or text message may be alright. If possible, split up the task between several family members.

4. Decide what you'd like to do with your loved one's body and arrange transportation. First, check to see if your loved one expressed any wishes about final disposition or had made prepayments to a funeral home or cemetery. Ideally, there will be documentation with other medical documents. If no wishes or plans have been stated, you have three main options:

Call a funeral home. A funeral home can help you arrange either a burial or cremation. They will take position of the remains at the hospital or morgue and transfer to their facility.

Call a cremation company. While you can arrange a cremation through a funeral home, there are also cremation-specific companies that will work with you directly if you aren't interested in the added services of a funeral director.

Call a full-body donation organization. Your loved one may have already registered to be a body donor, so check for paperwork. If he or she hasn't, there are still many programs that accept donations from next of kin. Many university medical programs rely on body donations, and other for-profit companies, such as Science Care and BioGift, will cover most costs and coordinate with other research programs. Body donation is often a good option for families who want their loved one to be able to continue to help others after death.

5. Arrange care for any pets or dependents. If your loved one was responsible for caring for one or more people or pets, quickly find someone who can care for them temporarily while you figure out a long-term plan.

6. Secure major property. If your loved one lived on their own, make sure his or her home and any vehicles are locked up. If it will sit vacant for some time, consider notifying the landlord and/or the police, so they can help to keep an eye on it.

7. Notify the person's employer. If the deceased was employed (or actively volunteering), call to let them know that your loved one has passed away. This is also a good time to ask about pay owed, benefits and life insurance.

What To Do Within A Few Days

8. Decide on funeral plans. If you decided to work with a funeral home, meet with the funeral director to go through your options. If you opted for an immediate burial (burial without any ceremonies), cremation or donation to science, you may also choose to hold a memorial service or celebration of life at a later date. Some people prefer this in order to give themselves more time to plan a meaningful event when they've had a little more time to process the death.

9. Order a casket or urn. Historically, most people purchased caskets and urns directly through their funeral home. However, with the emergence of online shopping, it's easy to buy a casket or urn online.

10. Ask the post office to forward mail. If the person lived alone, this will prevent mail from piling up and showing that the property is occupied. The mail may also help you identify bills that need to be paid and accounts that should be closed. You'll need to file a request at the post office and show proof that you are an appointed executor and authorized to manage his or her mail.

11. Perform a more thorough check of the person's home. Throw out any food that will expire, water plants, and look for anything else that may need regular care.

12. Create a memorial website. A memorial website will make it easy for you to share a death announcement and any funeral plans with a larger circle of people.

13. Write an obituary. Draft an obituary for your loved one and get feedback from friends and family. If you're not sure where to start, try using an obituary template. Once it's complete, determine whether you'd like to pay to have it published in your local newspaper. You can always publish an obituary online for free.

Leading Up To The Funeral, Memorial Service Or Celebration Of Life

14. Determine whether you'll need financial assistance. The average funeral costs about \$9,000, which is an enormous burden on many families. Many funeral homes will wait for payment until insurance proceeds can be processed. Do talk to the director to arrange this if necessary.

15. Look into veterans' benefits. If your loved one was a veteran, you may be able to get financial assistance with the funeral or burial. Find more information on the VA.gov website. The VA helps with plots and some expenses.

16. Choose funeral participants. If you want friends or family members to give eulogies, do readings, sing, be pallbearers or participate in another fashion, reach out and discuss this with them.

17. Set the funeral schedule. Determine the time and place for any events, and for structured events (such as a formal service), write down an ordered list of everything that will happen.

18. Order printed materials and flowers. If you want programs, prayer cards, flowers or other items at the service, order them a few days in advance. You can often order them directly through the funeral home, which will minimize coordination on your part, but you'll often be able to find a better deal by shopping around.

19. Coordinate food and drinks, if desired. It's not uncommon to have food available at a funeral reception or celebration of life. You may choose to provide food yourself, work with a caterer, have a potluck, or hold the event at a restaurant. Any of these options are completely acceptable and just depend on your personal preference.

20. Spread the word. An online funeral announcement on social media sites are often the chosen way to share event details with friends and family. For older folks who may not use the internet regularly, you can send a paper funeral announcement or arrange for people to call them and let them know.

What To Do Within A Few Weeks

21. Order a headstone. Since headstones are rarely ready in time for a burial, you can save this task until after the funeral when you have some more time. You'll generally be able to order a headstone through the cemetery, but you'll have more options. If the deceased was a Veteran, the VA will provide a marker or headstone.

22. Order several copies of the death certificate. You'll likely need anywhere between 15 and 20 copies (but possibly more), depending on the accounts that your loved one had open. Your funeral director may be able to help you order them, or you can order them yourself from city hall or another state records office.

23. Start the probate process with the will. If the estate is relatively small, doesn't contain unusual assets and isn't likely to be disputed by family members you may be able to handle it on your own. However, it's worth considering whether you should hire a probate lawyer to help.

24. Contact the Social Security office. Your funeral director may have already done this, so find out if this is the case. If you need to contact social security yourself, you can reach them by phone at 1-800-772-1213. Through Social Security you may be able to apply for survivor benefits. Visit the Social Security website to learn more about their process and find any forms that you may be required to fill out.

25. Notify any banks or mortgage companies. If you're unsure of what accounts your loved one held, use their mail and any online accounts you have access to in order to identify what accounts may be open. Then, take copies of the death certificate to each bank and change ownership of the accounts. You may need a court order to open and inventory a safe deposit box if a key isn't readily available.

26. Reach out to any financial advisors or brokers. Try to identify any additional financial and investment accounts that your loved one held. Work with each one to transfer ownership. You'll likely need a death certificate for each account.

27. Contact a tax accountant. You'll need to file a return for both the individual and the estate.

28. Notify life insurance companies. Fill out the claim form for any life insurance policies that the deceased had. Also, suggest that friends and family who may have listed your loved one on their own life insurance policies update theirs.

29. Cancel insurance policies. This could include health insurance, car insurance, homeowner's insurance or anything else. Depending on the policy, reach out to either the insurance company or your loved one's employer to stop coverage. If the deceased was on Medicare, the Social Security office will inform them of the death, but if your loved one had Medicare Prescription Drug Coverage (Part D), a Medicare Advantage plan and/or a Medigap policy, you need to call each yourself to cancel.

30. Determine any employment benefits. If your loved one was working at the time of their death, contact his or her employer to find out about union death benefits, pension plans and credit unions.

31. Identify and pay important bills. Make a list of bills that are likely to be due (e.g. mortgage, car payments, electricity), and do your best to track them down via the person's mail and online accounts. Set up a plan to ensure these bills continue to be paid on time.

32. Close credit card accounts. Leverage your loved one's mail, wallet and any online accounts you have access to in order to identify open credit card accounts. For each one, you'll likely need to call customer service and then email or mail a copy of the death certificate.

33. Notify credit reporting agencies. Provide copies of the death certificate to Experian, Equifax and TransUnion in order to minimize the chances of identity theft. It's also a good idea to check your loved one's credit history in another month or two to confirm that no new accounts have been opened.

34. Cancel the person's driver's license. This will also help to prevent identity theft. Go online or call your state's DMV for instructions. Have a copy of the death certificate ready. Notify the local election board. This helps reduce the risk of voter fraud in your area.

35. Memorialize your loved one's Facebook account. If your loved one was on Facebook, you can memorialize their account. This will let current friends continue to post and share memories but will keep anyone from logging into it in the future.

36. Close email accounts. Once you feel confident that you have necessary information on other accounts, it's a good idea to permanently close your loved one's email accounts as an additional step to prevent fraud and identity theft. Every email provider has their own process, so do a quick online search to figure out the steps you need to take.