What to do when someone dies: a calm, step-by-step checklist

Key facts

- A death must be officially pronounced by someone in authority, such as a doctor in a hospital or nursing facility, or a hospice nurse, before a death certificate can be issued (National Institute on Aging, checked 2026-09-17).
- Tissue donation (corneas, skin, bone, heart valves) must be recovered within 24 hours of death, so the decision cannot wait (organdonor.gov, checked 2026-09-17).
- The funeral director normally reports the death to Social Security. SSA "only accepts reports of death by phone or in person," not online (USA.gov, checked 2026-09-17).
- Social Security "cannot pay benefits for the month of a recipient's death." A payment received in August for July must be returned (USA.gov, checked 2026-09-17).
- A one-time lump-sum death payment of $255 may be paid to a surviving spouse or eligible child; the application must be made within 2 years (Social Security Administration, checked 2026-09-17).
- The funeral home must give you a written General Price List, and "No state law requires routine embalming for every death" (Federal Trade Commission, Funeral Rule, checked 2026-09-17).
- Family members are generally not responsible for a deceased person's debts; the estate pays what it can (Consumer Financial Protection Bureau, checked 2026-09-17).

Printable checklist: the first two weeks

Print this section or save it as a reference for the hardest, busiest days.

- [ ] Death legally pronounced
- [ ] Close family and the funeral home called
- [ ] Funeral home engaged; prepaid plan or letter of instruction checked
- [ ] Organ, eye or tissue donation decision made, if relevant, within 24 hours
- [ ] 10 or more certified death certificates ordered
- [ ] Home, car, pets and valuables secured
- [ ] Original will and other papers located
- [ ] Mail forwarding started at the Post Office
- [ ] Social Security notified; survivor benefits asked about
- [ ] Employer, pension and life insurers notified
- [ ] Banks and credit card issuers told
- [ ] A deceased notice placed with one credit bureau
- [ ] VA notified, if the person was a veteran
- [ ] Subscriptions and services reviewed for cancellation
- [ ] Probate or a small-estate procedure started, if needed

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