

The First 5 Days After Loss

A Compassionate Guide to Help You Begin,
One Gentle Step at a Time
By Julianne Miller | Life Money Management



Introduction

Letting go of someone you love is never easy. Whether you had time to prepare or it happened suddenly, those first few days can feel like a whirlwind. There's grief, yes — but also decisions to make, details to manage, and moments where you may not know what to do next.

This simple guide is meant to steady you. To offer clarity and help you take one small step at a time — without pressure, without overwhelm. Just enough to begin.

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Day 1–2: Start with What Matters Most

The first 48 hours may feel like a blur. You might feel numb, tired, overwhelmed — or unsure where to begin. There's no perfect way to move through this. Let yourself take things slowly.

Immediate Needs

Contact hospice, a funeral home, or the local coroner.

If your loved one was under medical care, their team can help guide this step.

Consider organ donation.

This decision may need to be made quickly. Check their driver's license or advance directives for any indication of their wishes.

Let close family and friends know.

Ask one or two trusted people to help with calls, errands, or just to be present with you. You don't have to do this alone.

Meet with the funeral home to begin arrangements.

Bring any notes or preplanned wishes your loved one may have left. Their preferences can help shape this step.

Secure important belongings:

- Wallet or purse
- Keys to home and vehicles
- Medications (especially controlled substances)
- Valuables or personal documents



Pause. Breathe. Rest. Hydrate.

Give yourself permission to take breaks. Rest is part of moving through this.

Day 3–5: Gently Begin to Move Forward

As the initial shock begins to ease, you may find a little more focus. These days are a time to begin tending to what's next, without rushing.

A few things to begin:

- **Request several copies of the death certificate.**
You'll need these for banks, insurance, and legal matters. Start with 5–10 copies.
- **Begin writing an obituary (optional).**
Collect stories, memories, and photos. This can be a meaningful, healing step — and it's okay to ask for help with it.
- **Forward mail.**
Contact the post office to have mail redirected to you.
- **Change the locks, if needed.**
If others had keys or your loved one lived alone, this can bring peace of mind.
- **Keep a list of people helping you.**
Hospice staff, neighbors, friends — it's helpful to remember who showed up.
- **Choose a meaningful charity for donations in lieu of flowers.**
If you're asked, select an organization your loved one cared about.

♥ Give Yourself Grace

These first few days aren't about doing everything. They're about doing just enough:

Enough to feel grounded.

Enough to care for what matters.

Enough to honor your loved one — and yourself.

There's no checklist for grief, and no timeline.

You are doing your best, and that is more than enough.



✉ A Note from Julianne

I'm Julianne Miller — a financial coach and founder of Life Money Management. I support women and families as they walk through the early days after loss — especially when it comes to sorting out the financial, legal, and emotional tasks that follow.

If you're facing a mountain of paperwork, unsure what to do about the estate, or just need someone to help you sort through the details, I'm here for that. Together, we'll make a plan that's simple, calm, and clear.

You don't have to search for answers alone.
Let's take the next steps — together.

With care,

Julianne Miller

Financial Coach & After-Loss Guide

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