

# What Comes Next: The After-Loss Checklist

A Practical Guide for Organizing, Notifying,  
and Settling What's Left Behind

By Julianne Miller | Life Money Management



WWW.LIFEMONEYMANAGEMENT.COM  
(570) 406-3312

# INTRODUCTION

Once the initial shock has passed and services are complete, many people are left wondering:



That question is exactly what this checklist is here to answer.

Whether you're managing a loved one's estate, caring for their home, or handling their financial accounts, this guide will help you stay grounded and organized through the next steps. You don't have to do this alone — and you don't have to do it all at once.



[WWW.LIFEMONEYMANAGEMENT.COM](http://WWW.LIFEMONEYMANAGEMENT.COM)  
(570) 406-3312



## *Section 1: Secure the Home and Belongings*

These steps help protect your loved one's property and prevent issues like theft, utility disruptions, or identity fraud.

### *Steps :*

- Change locks on all doors (especially if others had keys)
- Install lighting timers and set indoor/outdoor lights
- Adjust thermostat settings (protect pipes in winter, prevent mold in summer)
- Forward mail through USPS
- Remove valuables or place them in a secure location
- Cancel or pause services no longer needed:
  - Lawn care
  - House cleaners
  - Cable/Internet
- Consider Certified Home Watch services



## *Section 2: Collect Important Documents*

Having the right paperwork early will save you time later.

- Death certificates (you'll need multiple originals)
- Will or trust documents
- Property deeds and mortgage statements
- Titles for vehicles, boats, etc.
- Insurance policies (life, auto, home)
- Investment accounts
- Credit card statements and bank accounts
- Utility accounts
- Tax returns from the past 2–3 years



## *Section 3: Notify Key Organizations*

Start with the most important and work your way through. You'll often need a death certificate and sometimes a copy of your legal authority (e.g., executor paperwork).

- Social Security Administration
- Banks and credit unions
- Investment accounts
- Insurance companies (life, auto, home)
- Credit card companies
- Utilities, memberships, and subscriptions
- Employer or pension providers
- DMV (to cancel license and vehicle registration)
- Credit bureaus (Equifax, TransUnion, Experian)



Tip: Keep a call log or spreadsheet to track whom you spoke to and when.



## Section 4: Close Digital + Online Accounts

Today, our lives live online — which means digital cleanup is more important than ever.

- Access and close email accounts
- Cancel social media profiles or memorialize them (Facebook allows this)
- Cancel online subscriptions (Amazon, Netflix, meal kits, etc.)
- Delete accounts from major websites or apps
- Secure any saved passwords in a digital vault
- If you don't have passwords, Julianne can walk you through options for recovery.



WWW.LIFEMONEYMANAGEMENT.COM  
(570) 406-3312



## *Section 5: Set Up the Estate Plan (if applicable)*

If your loved one had a will or trust, it now needs to be formally settled. This process is often called estate administration or probate.

- Open an estate account at the bank (to pay bills, taxes, etc.)
- Gather and protect all assets
- Create a full list of debts and liabilities
- Contact an attorney to file with the probate court, if required
- Keep records of all expenses
- Track all property and asset distribution



This is one of the areas Julianne can guide you step-by-step through — from organizing documents to working with an attorney, if needed.

WWW.LIFEMONEYMANAGEMENT.COM  
(570) 406-3312



## *Section 6: Final Touches and Thoughtful Closures*

This section helps you wrap up with meaning — and remember all the small things that often go undone.

- Send thank-you notes to friends, caregivers, or hospice workers
- Cancel or donate unused prescriptions
- Donate clothing or household items, if ready
- Set a reminder to handle final tax filings
- Check for unclaimed property (each state offers a search tool)
- Begin planning any memorial donations, bench dedications, etc.



WWW.LIFEMONEYMANAGEMENT.COM  
(570) 406-3312



## *Then finally, this: From Julianne*

This checklist is a powerful starting place. But if you're feeling unsure, overwhelmed, or just emotionally spent — I want you to know you don't have to do this alone.

I work closely with clients in this exact situation, helping them stay organized, feel confident in their decisions, and move forward with peace of mind.

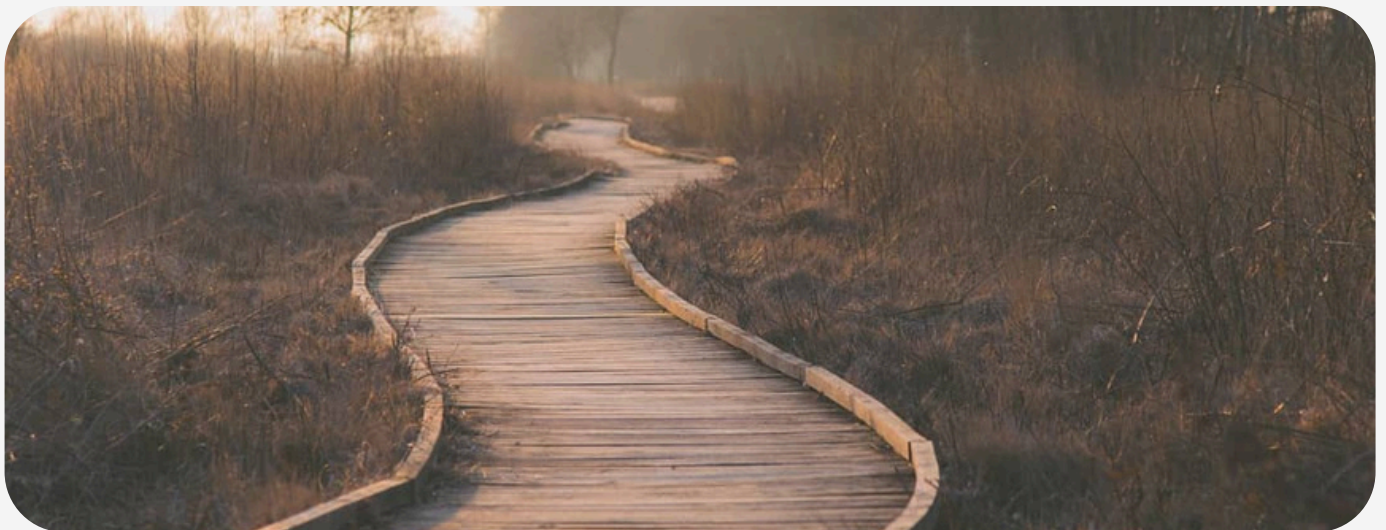
Let's create a calm, step-by-step plan so you know exactly what to do and when — with a little less stress, and a lot more support.

Julianne Miller

Financial Coach & After-Loss Guide

[www.LifeMoneyManagement.com](http://www.LifeMoneyManagement.com)

Making money easy -even when life isn't.



WWW.LIFEMONEYMANAGEMENT.COM

(570) 406-3312