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Navigating Loss: A Practical and Emotional Checklist

Losing a loved one is an overwhelming and emotional experience. Along with coping with grief, there are practical matters that need attention, which can feel daunting during such a difficult time. This checklist is designed to offer gentle guidance as you navigate both the emotional and logistical challenges of loss. It offers steps for honoring your loved one, taking care of yourself, and addressing important tasks, helping you move forward one step at a time. Remember, you don't have to go through this alone—lean on friends, family, and professionals for support.

Take Care of Yourself

- **Give yourself permission to grieve:** Everyone experiences grief differently, and there's no "right" way to feel.
 - **Stay physically healthy:** Remember to eat, stay hydrated, and rest when you can. Grief takes a toll on your body.
 - Set a regular bedtime routine to ensure you get a full night's sleep. This includes avoiding bright lights and devices before bedtime.
 - Establish an exercise regimen to help manage stress. It will also give you more energy. Yoga is a great practice that pairs breathing with movement and can help reduce stress.
 - Drink plenty of water and eat regular healthy meals. Keep in contact with your physician to monitor any ongoing or new medical issues.
 - Practice mindfulness. Mindfulness is staying present while calmly acknowledging your thoughts and feelings.
 - **Seek support:**
 - Talk to close friends or family about your feelings.
 - Join a support group or connect with a counselor.
 - Reach out to your faith community if it's part of your life.
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Honoring Your Loved One

Memorializing your loved one can be a positive part of the healing process. Here are some suggestions to inspire you:

- Plant a tree
 - Name a star
 - Donate to your loved one's favorite charity
 - Name a park bench
 - Wear jewelry they passed down to you
 - Light a candle
 - Cook their favorite meal
 - Read their favorite book
 - Enter a walk or race in your loved one's honor
 - Create a playlist of their favorite music
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Initial Steps

1. Who To Contact After Loss

- **Immediate Contacts:**
 - Family and close friends
 - Funeral home
- **After Funeral or Memorial Service / Within 1-2 weeks:**
 - Social Security (if receiving Social Security)
 - 800-772-1213 or visit your local Social Security office
 - Veterans' Administration (if receiving VA benefits)
 - Health Insurance company
 - Estate Attorney (we recommend meeting with an estate attorney within 3-6 weeks after loss)
 - Financial Advisor
 - Life Insurance Companies
 - Employer or Pension Company

2. What To Do – First Month

- Collect important documents: Will, Trust, Life Insurance policies, copies of financial statements
- Obtain certified death certificates from funeral home (we recommend at least 5)
- Start claim process for life insurance and beneficiary accounts such as IRAs
- Forward mail / change address

What To Do – First Month, Cont.

- Secure real estate
 - Contact home insurance company
 - Be sure house is locked and secure
 - Winterize, if necessary
 - If possible, continue paying essential house bills: Mortgage, property taxes, water/sewer, electric, garbage
- Cancel non-essential bills: Landline and/or cellphone, Internet, cable/satellite TV
- Cancel credit cards
- **Do not pay credit card bills, nursing home bills, or medical bills until you meet with the estate attorney**

You should meet with the estate attorney within 3-6 weeks. The attorney can help you with setting up an estate, if necessary, including closing bank accounts, filing claims, paying estate bills, and paying inheritance taxes.