

LOSING YOUR SPOUSE

What Do You
Do Next?
Some Ways
to Help



A SEMINAR PRESENTED BY
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Losing Your Spouse

A. Personal Experience

1. Passing away - emergency care - hospital
 - a. Sudden or long illness
2. Different world
 - a. New style of life/alone, family & friends
 - b. Redefine your identity: who are you?
3. Funeral arrangements
 - a. Do you know what your spouse/partner desires? Where to be buried or cremated?
 - b. Type of service? Church, funeral home or at home
 1. Religious service
 2. Celebration of Life - reception at home - military funeral
 3. Celebration of Life at church - funeral later in another state
 4. Private – Family Service
 5. Write the obituary and the program for the service
 6. Have someone stay at the deceased's home during the service

B. Wills & Trusts - Pre-Marital Contract

- a. Does your family have a Will? Does it comply with VA law?
- b. Updated Will, know where Will is kept?
- c. Reading the Will while alive together
- d. Does your family have a Trust? Read the Trust together
- e. Advance Medical Directive - Your health care
- f. Durable Financial Power of Attorney
- g. Lawyer - CPA - financial person. Do you know how to contact and have phone numbers?
- h. Share Will & Trust with family members before death
- i. Need special legal language in case both partners pass away in an accident

C. Finances- Who Handles the Finances in the Family?

- a. Paying the monthly bills - husband - wife
- b. Information as to “automatic payments” from bank account; your “digital estate” *
- c. Banking accounts - both names or individual accounts
- d. You need immediate liquid assets - \$3,000-\$5,000 for immediate expenses AND 3 months cash for living expenses
- e. Safe deposit box - access it
- f. Saving accounts, stocks & bonds. In your name? Beneficiary?

D. Assets

- a. Do you own your own home? Paying a mortgage?
- b. Own 1 or 2 vehicles - paid for?
- c. Own a boat - paid for ?
- d. Own a vacation house or a time share - paid for?
- e. All assets in your name - home, car, boat, vacation house
- f. Where are the titles to these assets?

E. Insurance Policies

- a. Know all the policies - where they are?
- b. Are you the beneficiary?
- c. Examples - Minnesota Life - Metropolitan Life
- d. You have to call for these policies - write a quick letter/send a Death Certificate

F. Social Security - Are You & Your Spouse Getting Social Security?

- a. Notify Social Security of spouse’s death
- b. Set up appointment at their office. Be on time. Can have a telephone interview.
- c. Social Security stops upon death of spouse. Government might ask for a portion of the monthly check to be returned.

G. Certificates Needed

- a. Birth Certificates - husband & wife
- b. Marriage Certificate
- c. Death Certificate (get 10 from funeral home; approx. \$12/each)
- d. Military Discharge Certificate
- e. Social Security Card

H. Cash

- a. Liquid assets - need cash, bills come fast (\$3,000-\$5,000)
- b. Bill from funeral home (\$5,000 or more)
- c. Bill from newspaper announcement (\$1,000)
- d. Reception at home/hall (\$400 for food & drink)

I. Income Tax Returns

- a. Joint filing the first year and individual the following year. Who prepared the previous returns?
- b. Donations (source of information on return)
- c. Investments (source of information on return)
- d. Returns - where are the previous years' returns located?

J. Legal & Financial Help

- a. Need attorney
- b. CPA - taxes
- c. Financial advisor or planner

K. Faith/Family/Friends

- a. Faith - get help - blessings
- b. Family - let them help you
- c. Trusted friends - let them help you. Paperwork is overwhelming.
- d. Friends - call or go by everyday
- e. Send support cards of encouragement

L. Support Groups - You Need to Be Proactive

- a. Church groups - coffee time together
- b. Haven of Northern VA - call them - individual or group meetings
- c. Travel groups - people you know

M. Overwhelmed with the Situation

- a. Take care of yourself
- b. Play music throughout the house
- c. Take time to eat
- d. Plan to do paperwork each day
- e. Plan to do exercise each day - walk - Yoga - Pilates
- f. Decision about living arrangements (sell house, move to smaller place, apartment living, move in with children). Don't make quick decisions!!!

N. Word of caution

"Obituaries are pure gold for scammers, who can target grieving spouses." AARP Bulletin, March 2018

* "Digital estate" Make sure loved ones know how to access your "digital estate." So much of our personal information and finances are increasingly online, and if you die unexpectedly, someone needs to know how to access your computer, your phone and any other devices where you access banking, credit card information, investment statements, tax returns, photos - all of it. Keeping track of passwords and knowing your login information will save time, but it is imperative that someone close to you knows how to access your digital files, too. Either write down all of your important passwords and give them to a friend or relative for safekeeping, or better yet, store your digital access list with your estate attorney or by using a password management service such as LastPass or Dashlane. Give the master password to someone you trust. If you are nervous about encryption or security with online services, it is recommended you call the company to ask how it will keep your information safe. The Washington Post, March 15, 2018

P.S. Linda & I hope we have helped you in some way. We are here to help you in friendship! We ask you to realize we have shared very personal matters with you about our lives. We ask that you keep this private out of respect for each other...and us...