

- Create a budget.** If the loss of your loved one also means the loss of substantial income, it's important to think about a budget. By this point, you should be aware of any benefits, pensions, insurance payments, and monetary gain from the estate so you should be able to forecast your financial future. Consider retirement, future generations, and long term care.
- Probate.** By now, probate may be completed or nearing completion. Make sure to follow up on any outstanding paperwork or tasks related to probate.
- Think about your future.** You may have already started thinking about this when considering your financial circumstances. As you age, where do you want to live? If necessary, would you accept assisted living or a retirement community? Though it may be unpleasant, it's important to consider your wishes for your future care. Creating a health care directive and speaking to your family can be very helpful.
- Consider an annual memorial.** For many survivors, it's important that the Deceased is not forgotten. Some choose to remember the Deceased on their birthday, Memorial Day, or other significant dates. You may want to consider starting an annual tradition where you can remember the Deceased and their impact on your life.
- Is it time for a change?** It's generally advisable to postpone making big decisions soon after the death of someone close to us. Grief may impair our decision making. By now, you may be ready to see if there's any big changes you may want to make. Perhaps you want to downsize your household or maybe you'd like to move across the country or internationally. You may want to consider these serious decisions if you're nearing the end of the grieving process.

---

**Contacts:**

- Probate court
- Financial planner/retirement planner
- Family and friends

---

The contents of this checklist are intended to provide helpful suggestions to a family member or other survivor who has assumed the duties of concluding the affairs of a loved one/decedent. The list is not intended to be exhaustive. It is not intended to provide legal, financial, or mental health advice nor to be relied on in lieu of such services. If you have specific questions you may find it helpful to consult with a probate attorney, financial professional, or mental health professional.