

Funeral planning *checklist*

Almost none of this is as urgent as it feels. The list is ordered by what truly cannot wait, so you can do the few things that matter now and let the rest wait.

THEIR NAME

KEPT BY

STARTED ON

WHAT CANNOT WAIT

The first *hours*

Only a few things have to happen right away, and most of them are phone calls. Take them one at a time.

- ☐ **Have the death pronounced.** At home on hospice, call the hospice nurse. If the death at home was unexpected, call 911. In a hospital or care home, the staff take care of this.
- ☐ **Tell the closest family.** A short call is enough. You do not owe anyone a long explanation tonight.
- ☐ **Choose and call a funeral home or crematory.** They arrange the transfer, usually within a few hours. It is all right to take a little time, and to call more than one.
- ☐ **Make sure pets and dependents are cared for,** tonight and for the next few days.
- ☐ **If their home is now empty, lock it,** and make sure someone trusted has a key.

THE NEXT STEPS

The first two *days*

Burial or cremation is the decision that shapes everything else, so it comes first.

- ☐ **Gather documents.** Their details for the death certificate, any prepaid funeral papers, and, if they served and military honors are wanted, the DD Form 214.
- ☐ **Decide between burial and cremation.** Every other choice waits on this one, and there is no wrong answer.
- ☐ **Call two or three funeral homes and ask for prices.** Under the FTC Funeral Rule they must tell you by phone, and give you an itemized price list to keep.
- ☐ **Choose who will lead the service, and where.** Clergy, a celebrant, or someone who loved them.

WITHIN THE WEEK

The first *week*

- ☐ **Order death certificates.** Ask the funeral home for several certified copies. Banks, insurers and agencies each usually want their own.
- ☐ **Plan the service.** A program template carries much of it.
- ☐ **Write and place the obituary, if you want one.** There is no rule that says you must.
- ☐ **Tell their employer and Social Security.** The funeral home often reports the death to Social Security, but confirm it was done.

TRULY NOT URGENT

What can *wait*

Almost everything else can wait weeks or months, and waiting costs nothing.

- **The house.** It does not need to be sorted, emptied or sold now.
- **The clothes and belongings.** They will wait for you.
- **The accounts.** Most can be handled over the coming weeks.
- **The thank-you notes.** People understand. Late is fine, and so is never.
- **Most paperwork.** Beyond the death certificate, the rest can rest until you are ready.

IF YOU NEED THEM

Words for the hardest *calls*

To the funeral home. *“My [relationship], [their name], died [today] at [place]. I would like you to bring them into your care. What do you need from me now?”*

To family. *“I have some very sad news, and I wanted you to hear it from me. [Their name] died [this morning]. I will call again when I know more.”*

To their employer. *“I am calling to let you know that [their name] died on [date]. Could you tell me who handles final pay and benefits?”*

KEEP THESE CLOSE

Numbers to *hand*

NAME	PHONE
Funeral home	
Hospice or doctor	
Family	
Clergy or celebrant	