Serious Money
OHIO

Widow's First 90-Days Checklist

Stabilize (Days 7-14)

- Locate will, trust, marriage certificate and request several death certificates
- Secure online accounts and update passwords
- Confirm access to bank accounts (Joint, TOD)
- Notify Social Security and any State/Union/Company pensions
- Stop unknown automatic withdrawals
- Do not move investments or buy financial products
- Collect all financial mail and emails for 30 days – review any unopened mail

Understand Your Income & Expenses (Days 14-30)

- Meet with your advisor for their assistance and expertise
- Notify decedent's accounts of their passing – prepare beneficiary paperwork
- Create a 90-day cashflow projection
- Determine your survivor Social Security benefits
- Review your pension options and benefits
- List all income sources and available cash balances
- Note income sources that will stop
- Prepare new budget with updated expenses
- Flag all unclear items for later review

Organize Your Accounts (Days 30-90)

- Gather all recent statements (bank, IRA, 401(k), annuity, insurance, brokerage) in one spot
- Mark and sort by ownership (joint / individual / beneficiary / IRA / Non-Qualified)
- Identify any RMD requirements remaining for the year – review income taxes
- Gather information on any loans
- Meet with your advisor for discussion of next steps to secure your future