After Kit

When someone dies: the first month, the calls, the paperwork, and settling the estate.

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If you only read one page

In the first days after a death, very little is truly urgent. This page tells you what is, and what can wait.

1. **Only a few things are urgent.** The arrangements, securing the home and car, and caring for any pets or dependents. Most accounts can wait a few weeks.
2. **Order ten to fifteen death certificates.** Certified copies. Banks, insurers and agencies each want their own.
3. **Do not pay debts from your own money.** Family members are generally not responsible for a loved one's debts unless they co-signed or shared the account. Debts are paid from the estate.
4. **Find the original will.** The executor can act on the estate only after the court appoints them. Until then, keep everything as it is.
5. **Claim what passes outside the will.** Life insurance, retirement accounts and payable-on-death accounts go directly to the named beneficiary. Each needs its own claim.
6. **Tell Social Security and the credit bureaus.** Payments for the month of death may have to be returned, and a note on the credit file helps stop identity theft.
7. **Keep every receipt.** The executor has to account for money in and out. A folder started on day one saves weeks later.

Then start here: **Death certificates**, page 7.

What is in here

11 worksheets in three sections. Start with the first section, then whichever page someone is about to ask you for. A page filled in roughly is worth more than a blank one.

01

The first weeks

What has to happen first, and who needs to hear.

When a parent dies

What has to happen in the first month after a death, roughly in order, and who to call.

The full guide: hubstone.com/guides/when-a-parent-dies

The first 72 hours

- [ ] Find the will and the estate planning documents
- [ ] Find contact information for the attorney and the funeral home
- [ ] Tell immediate family and close friends
- [ ] Choose a funeral home, or arrange cremation or other arrangements
- [ ] Identify the executor and tell the key decision-makers

The first week

- [ ] Order 10 to 15 certified death certificates from the vital records office
- [ ] File the will with the probate court, or hire an attorney to do it
- [ ] Report the death to Social Security (1-800-772-1213)
- [ ] Contact the life insurance company with a death certificate
- [ ] Tell the employer, and ask about benefits and the final paycheck
- [ ] Place a fraud alert on your parent's credit (call a credit bureau)
- [ ] List every financial account and account number

Order more death certificates than you think you need. Nearly every institution wants a certified copy of its own, and most will not accept a photocopy. Ten to fifteen is the usual number.

Days 8 to 30

- [ ] Open an estate checking account if one is needed
- [ ] Notify every credit card company, with a death certificate
- [ ] Stop subscriptions and recurring charges
- [ ] File the final income tax return
- [ ] Gather details on every bank, brokerage, and retirement account
- [ ] Get property appraisals if real estate is in the estate
- [ ] Keep every receipt for executor reimbursement
- [ ] Get the probate timeline from the court and make sure you understand it

The first weeks
Accounts and benefits
The estate

Who to call

Who	Name	Phone
Funeral home or cremation service		
Attorney or estate professional		
Social Security		1-800-772-1213
Life insurance company		
Probate court		
CPA or tax professional		

Documents to find

- [ ] Original will and legal documents
- [ ] Durable power of attorney
- [ ] Healthcare power of attorney and living will
- [ ] List of accounts and passwords, if there is one
- [ ] Insurance policies (life, health, auto, home)
- [ ] Deed to the house or other property
- [ ] Recent bank and investment statements
- [ ] Tax returns for the last 3 years
- [ ] Mortgage and loan documents
- [ ] Vehicle titles

Estate law differs by state. For a large estate, or one with property in it, an attorney is worth the call.

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Death certificates

How many certified copies to order, and who has each one. Almost every account and agency wants its own.

The full guide: hubstone.com/guides/when-a-parent-dies

Name of the person who died ____________ Date of death ____________

Ordered from ____________ Number of copies ordered ____________

Order more than you think. Banks, insurers, pension plans, the motor vehicle agency and the county recorder may each keep a certified copy. Many families order ten. Extra copies are cheaper now than later.

Sent to	Date sent	Returned

The funeral home usually orders the first copies. More can be ordered later from the vital records office in the state where the death happened.

The first weeks

Accounts and benefits

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Who needs to be told

Every person and organization that needs to hear about the death, and whether it is done.

The full guide: hubstone.com/guides/when-a-parent-dies

Who	Contact	Told by	Done
Close family and friends			
Employer or former employer			
Social Security			
Pension or retirement plan			
Life insurance companies			
Banks and credit unions			
Credit card companies			
Credit bureaus: Equifax, Experian, TransUnion			
Attorney and accountant			
Health and Medicare plans			
Motor vehicle agency			
Post office			
Clubs, memberships and places of worship			
Landlord or homeowners association			

The credit bureaus matter. Asking each bureau to flag the credit file as deceased helps stop anyone from opening accounts in the person's name.

The funeral home usually reports the death to Social Security. Ask them to confirm it.

Service and obituary

The decisions for the funeral or memorial, and the details for the obituary.

The full guide: hubstone.com/guides/if-something-happens

Funeral home or provider ______________ Phone ______________

Burial or cremation ______________ Prepaid plan ______________

Wishes written down at ______________

Service date, time and place ______________

Officiant ______________

Readings and music ______________

Pallbearers or speakers ______________

The obituary

- [ ] Full name and the town they lived in
- [ ] Age, and the year of birth rather than the full date
- [ ] Family members
- [ ] Work, service and what they loved
- [ ] Service details
- [ ] Where to send donations

Leave out the full birth date, the home address and the mother's maiden name. They are used for identity theft, and an announced service time can tell burglars a house is empty.

02
Accounts and benefits

What to close, what to claim, and what lives online.

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Accounts to close or transfer

Every account, what happens to it, and who handled it. Work from the Accounts list in the Life Binder if there is one.

The full guide: hubstone.com/guides/when-a-parent-dies

Account	Institution	Passes to or action	Done
Checking			
Savings			
Retirement accounts			
Brokerage			
Credit cards			
Mortgage			
Car loan			
Utilities			
Phone			
Insurance: home, auto, health			
Subscriptions			

Wait before paying debts. Debts are paid from the estate, not by the family, unless someone co-signed or shared the account. The executor should learn what the estate holds before paying anyone.

> Keep the phone line active until you have moved or closed the accounts that send security codes to it.

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Benefits to claim

Money the family may be owed. Much of it is never claimed because nobody knew to ask.

The full guide: hubstone.com/guides/when-a-parent-dies

Benefit	Who to contact	Status
Life insurance, including through an employer		
Social Security survivor benefits		
Social Security one-time death payment of $255		
Pension survivor benefits		
Veterans burial and survivor benefits		
Union or association death benefits		
Final paycheck, unused vacation and bonuses		
Accidental death coverage on credit cards or loans		
Unclaimed property		

Look for lost policies and money. The NAIC Life Insurance Policy Locator searches for policies at no cost. Unclaimed bank accounts and refunds can be searched at missingmoney.com.

> Social Security benefits are paid a month behind. The payment that arrives in the month after the death usually has to be returned.

Digital accounts after a death

Phones, email, photos and social accounts, and the order to handle them so nothing is locked out too early.

The full guide: hubstone.com/guides/digital-life

Account	Legacy setting in place	What should happen	Done
Phone			
Email			
Apple or Google account			
Photos and cloud storage			
Facebook and other social			
Password manager			

1. **Keep the phone and its number working.** Security codes for other accounts often go there.
2. **Use legacy settings first.** Legacy contacts and emergency access are faster than a formal request.
3. **Save photos and files.** Download everything worth keeping before closing any account.
4. **Then close or memorialize.** Each company has its own process, usually with a death certificate.

03

The estate

For the executor: probate, property, and every receipt.

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Estate tracker

For the executor. The tasks of settling an estate, roughly in order, and where each one stands.

The full guide: hubstone.com/guides/probate

Task	Date	Done
Find the signed original will		
Meet with an estate attorney		
File the will with the probate court, if required		
Get an EIN for the estate from the IRS		
Open an estate bank account		
List what the estate owns and owes		
Notify creditors as the state requires		
Keep up the house, insurance and bills		
File the final personal income tax return		
File estate income tax returns, if required		
Pay valid debts and expenses		
Distribute what is left		
Close the estate		

Keep the estate's money separate. Run every estate payment through the estate account, never a personal one. It makes the final accounting simple.

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Probate

What is in the estate and what would go through probate, with what probate tends to cost and how long it takes.

The full guide: hubstone.com/guides/probate

What is in the estate

Asset	Description	Value	Named beneficiary?
Bank accounts			
Retirement accounts (401(k), IRA)			
Life insurance			
Brokerage and investment accounts			
Primary residence			
Other real estate			
Vehicles			
Business interests			
Total estate value			

Planning decisions

Do you have a current will? ☐ Yes ☐ No ☐ Unsure

Do you have a living trust? ☐ Yes ☐ No ☐ Unsure

Are beneficiaries named on retirement accounts and life insurance? ☐ Yes ☐ No ☐ Some

Do you own property in more than one state? ☐ Yes ☐ No

Is your estate likely to exceed the federal estate tax exemption? ☐ Yes ☐ No ☐ Unsure

The federal exemption is adjusted each year and has been above $13 million recently, so most estates fall under it.

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Notes

What to do first

Task	Priority	Target date	Done
Review all beneficiary designations	High		
Update or write a will	High		
Update insurance beneficiaries	High		
Decide whether a living trust makes sense	Medium		
Set up POD or TOD designations on bank accounts	Medium		
Book a consultation with an estate attorney	Medium		
Organize account statements and titles	Low		

Professionals

Role	Name	Phone	Email
Estate attorney			
CPA or tax professional			
Financial advisor			
Life insurance agent			

How long probate takes

Where	Typical timeline	Examples
Fast states	6 to 9 months	Florida, Texas
Moderate states	9 to 18 months	California, New York, Massachusetts
Complex cases	18 months or more	Varies. Add time if the will is contested.

What probate costs

Probate usually runs 3 to 7 percent of the estate. Assets with a named beneficiary, and anything held in a trust, skip probate entirely. That is why the last column of the asset table matters.

Cost	Typical range
Court filing fees	$500 to $2,000
Attorney fees (hourly or a percentage)	$5,000 to $75,000 or more
Executor compensation	1 to 5% of estate value
Appraisal and professional fees	$500 to $5,000
Probate bond, if required	0.5 to 1% of the estate

Estate law differs by state. An estate attorney can tell you what applies to your situation.

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Inheriting property

The tax math on an inherited house, the keep, rent, or sell decision, and what to settle with siblings before anyone acts.

The full guide: hubstone.com/guides/inheriting-property

Stepped-up basis

Your starting point is the value at death, not what they paid. Gain is measured from the date-of-death value, which usually makes the taxable amount far smaller than it first looks.

Item	Amount
Original purchase price (what they paid)	
Market value on the date of death	
Your stepped-up basis (your new starting point)	
Price you sell it for	
Your capital gain (sale price minus stepped-up basis)	
Tax rate (typically 15% long-term)	
Capital gains tax owed	

Keep, rent, or sell

Score each option from 1 to 5, where 1 is not at all and 5 is absolutely. Add up each column.

Criteria	Keep it	Rent it out	Sell it
Emotional attachment to the property			
Financial sense (rental income, appreciation, or proceeds)			
Your willingness to manage it or be involved			
Effect on your life overall (a positive effect scores higher)			
Total (out of 20)			

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The highest score is usually the honest answer. If it surprises you, that is worth a conversation before anyone acts on it.

If you inherited with siblings

Do we all agree on the goal (keep, sell, or rent), and on what timeline?

If one of us wants to buy out the others, how will we get an appraisal?

Who will manage the property day to day if we keep it?

How will we split ongoing costs (taxes, insurance, maintenance, repairs)?

What happens if someone's finances change and they need out?

Are we comfortable with a partition suit as a last resort?

First tasks

- [ ] Get the property inspected and surveyed, so you know what you own and what shape it is in
- [ ] Review the title and deed, and any liens or easements
- [ ] Locate all utilities and service contracts
- [ ] Get the property titled in your name (or all your names)
- [ ] Get homeowners or landlord insurance right away
- [ ] Start a property file (deed, survey, inspection, insurance, tax statements, utilities)
- [ ] Open a separate account for property expenses (it matters at tax time)

If you rent it out

Item	Per month	Per year	Notes
Rental income			
Property tax			
Insurance			
Maintenance and repairs			
Property manager fee			
Utilities (if you pay them)			
Total expenses			
Net income			

Questions for your accountant or attorney

Do we need to file an estate tax return even if no federal tax is owed?

Do state inheritance or estate taxes apply to us?

Will the property be reassessed for property tax? When?

What deductions can we claim if we rent it out?

Should we set up an LLC to hold the property?

What insurance coverage do we need?

Tax rates and the basis rules depend on your situation and your state. Run the numbers past an accountant before you sell.

Receipts and reimbursements

For the executor. Every expense paid for the estate, so it can be repaid and reported.

The full guide: hubstone.com/guides/probate

Date	Paid to	For	Amount	Paid by	Repaid

Receipts are kept at ______________________________

This does not have to stay paper

You have just written down the things your family would otherwise have to work out under pressure. Keep this binder somewhere two people know about, and tell them it exists.

Paper goes stale. A phone number changes, a policy renews, a parent moves, and the page you filled in last spring is quietly wrong.

Hubstone holds the same record and keeps it current. Enter something once, and share each page only with the people who should see it. When a detail changes, the record changes with it, and the reminder comes before the deadline. The After Kit is free, on paper and in the app.

Fill it in once

Scan to start at hubstone.com/start. No card needed.