The First 72 Hours

What to do — and what can safely wait — when someone dies.

Someone you love has died, and people keep asking you questions you don't have answers to. Here is the honest truth: **almost nothing has to happen today.** The short list below is what actually matters in the first three days. Everything else — the accounts, the paperwork, the court — waits for you, and waiting doesn't cost you anything. Work down the columns. You can do this.

The first hours

One call at a time. There is no timer running.

- [ ] **If the death was expected and under hospice care:** call the hospice number, not 911. The nurse handles the official steps.
- [ ] **If the death was unexpected at home:** call 911. They will tell you exactly what happens next.
- [ ] **Take the time you need.** There is no rush to have the body moved. Sit, call someone to be with you, say what you need to say.
- [ ] **Call the two or three closest people.** Ask one of them to make the rest of the calls — this is a job you're allowed to give away.
- [ ] **If they were an organ or tissue donor** (check the license, or the hospital will know), tell the medical staff now — this one genuinely is time-sensitive.
- [ ] **Arrange transport with a funeral home.** You don't have to use the first one suggested, and you don't have to decide anything about the funeral itself yet — transport and decisions are separate.
- [ ] **Dependents and pets:** make sure anyone and anything that was in their care has somewhere to be tonight.

The first day

Secure things. Write things down. Decide nothing big.

- [ ] **Secure the home:** lock doors and windows, pick up the mail, deal with perishables, set a light on a timer if it will sit empty.
- [ ] **Move valuables out of sight** (or out of the house) and pocket the spare keys.

  Empty homes are targeted around published funeral times — quietly protect the house.
- [ ] **Hold off on public posts** until the home is secured and the closest people have been told by a person, not a feed.
- [ ] **Start one notebook.** Every call, every name, every promise, from now on, goes in it. Future-you will lean on it constantly.
- [ ] **Look for a will and any prepaid funeral plan** before making arrangements. Check the desk, the safe, the freezer (truly), and ask their attorney if they had one.
- [ ] **Notify their employer** if they were working. Ask about final pay, and about any life insurance through work.
- [ ] **Eat something. Sleep if you can.** That's on the list because it's the item most often skipped.

Days two & three

A few calls that make everything after easier.

- [ ] **Order certified death certificates through the funeral home — ten is a safer number than three.**
  Nearly every institution wants its own certified copy; running out stalls everything.
- [ ] **Confirm the funeral home reported the death to Social Security.** They usually do — a thirty-second question, worth asking.
- [ ] **Gather, don't sort:** put the will, insurance policies, bank statements, and the mail pile in one box. Sorting is next week's job.
- [ ] **List what's on autopay** from their accounts before notifying any bank.
  Banks typically freeze a sole account once they learn of a death — know what's drawing on it first.
- [ ] **Don't use their money, even for their expenses.** Pay what's urgent from your own funds and keep every receipt — documented expenses are generally reimbursable from the estate.
- [ ] **Keep the house insured and the utilities on** if it will sit empty — an unheated, unlit house develops expensive problems.

What can wait — and should. Grief makes everything feel urgent. These are not urgent, and doing them too early creates real problems:

- **Closing bank accounts and credit cards** — wait until you understand what the estate holds and who has authority.
- **Paying their debts** — the estate pays valid debts in a legal order. You are generally not personally responsible, and the loudest caller is not first in line.
- **Filing with the probate court** — nothing is lost by taking a week or two to get oriented first.
- **Giving away belongings** — even to family, even small things. Wait for the inventory.
- **Selling anything, moving, or any major decision** — the standard advice is measured in months, not days, and it's good advice.
- **Answering creditor calls** — “The family is handling the estate; please send it in writing” is a complete answer. You may hang up.

If it's day three and all you've done is the first column — that's enough. That's genuinely enough.

Worth knowing: Settling everything after a death takes families 13 months on average — up to 20 with probate — and costs the average family about $13,000, mostly in time spent hunting for information and doing things in the wrong order. The fix isn't speed. It's sequence. (Sources: Empathy, “The Cost of Dying” — empathy.com/blog/cost-of-dying — and empathy.com/thegrieftax.)

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