

What to Do After a Loved One Dies

A New Jersey Checklist for the First Weeks

This checklist is organized in rough chronological order. Not every item will apply to every situation. Items in the first 48 hours are urgent. Items in the first week should happen within a week. Items in the first month can be paced.

If you have just lost someone, we are sorry for your loss. Give yourself space to grieve. The administrative tasks matter, but they can wait a day or two for the most pressing items. Nothing on this list requires you to be in crisis mode in the first 24 hours.

The first 24 to 48 hours

- ☐ Confirm the death with appropriate authorities (coordinate with the funeral home or hospital staff)
- ☐ Notify immediate family and close contacts (a small circle)
- ☐ Begin funeral and burial arrangements
- ☐ Secure the home (lock doors, collect mail, care for pets, handle perishable food, adjust thermostat if the home will be empty)
- ☐ Locate the original will (common places: home safe, safe deposit box, lawyer's office, filing cabinet with important documents)
- ☐ Locate any trust documents
- ☐ Locate the deceased's address book, phone, and recent correspondence (for contact information you will need)

What NOT to do in the first 48 hours

- ☐ Do not distribute possessions
- ☐ Do not close any accounts
- ☐ Do not pay any bills (other than ordinary administrative expenses like the funeral home)
- ☐ Do not make real estate decisions
- ☐ Do not sign anything you are unsure of
- ☐ Do not post the full obituary with the home address while the house will be empty

Days 3 through 7

- ☐ Order 10 to 20 certified death certificates (through the funeral home or NJ Office of Vital Statistics)
- ☐ Begin gathering important documents:
 - ☐ Original will
 - ☐ Any trust documents
 - ☐ Deeds to real estate
 - ☐ Titles to vehicles
 - ☐ Recent tax returns (last 3 years)
 - ☐ Bank account statements
 - ☐ Investment and retirement account statements
 - ☐ Life insurance policies
 - ☐ Mortgage documents
 - ☐ Outstanding bills
 - ☐ Social Security card and records
 - ☐ Pension information
 - ☐ Military discharge papers (DD-214)
 - ☐ Marriage, divorce, or birth certificates as relevant
 - ☐ Business ownership documents
- ☐ Make a preliminary (rough) inventory of assets, no valuations needed yet
- ☐ Notify key institutions of the death:
 - ☐ Social Security Administration (usually handled by the funeral home, but confirm)
 - ☐ Pension providers
 - ☐ The deceased's employer (if applicable)
 - ☐ Health insurance providers
 - ☐ Life insurance companies (to begin claim processes)
 - ☐ The post office (to forward mail to the executor)
- ☐ Decide whether to engage an estate attorney (see "When to engage help" below)

Within the first month

- ☐ Begin the New Jersey probate process by filing the original will with the Surrogate's Court in the county where the deceased was domiciled (ideally with attorney guidance)
- ☐ Obtain Letters Testamentary (the court document establishing you as executor)
- ☐ Open an estate bank account (requires Letters Testamentary and an EIN for the estate)
- ☐ Apply for an EIN for the estate (IRS Form SS-4)
- ☐ Notify creditors and provide required legal notice (specific New Jersey procedures apply)
- ☐ Begin a formal inventory of estate assets with values
- ☐ File any required state inheritance tax or estate tax returns (deadlines matter)
- ☐ Begin collecting life insurance proceeds and retirement account benefits for the beneficiaries
- ☐ Deal with ongoing bills, utilities, and property maintenance for any real estate

Within the first several months

- ☐ Pay all legitimate debts and expenses of the estate (in the correct priority order)
- ☐ File the deceased's final personal income tax return
- ☐ File the estate's income tax returns as needed
- ☐ Resolve any disputes or contests
- ☐ Sell real estate or other assets as required by the will or by the needs of the estate
- ☐ Prepare final accounting
- ☐ Distribute assets to beneficiaries per the will or trust
- ☐ Close the estate formally through the court

When to engage an estate attorney

Engage help sooner rather than later if any of these apply:

- ☐ The estate is substantial (significant assets, real estate, business interests, retirement accounts over \$500K)
- ☐ There is out-of-state property
- ☐ The will is unclear, incomplete, or has questions
- ☐ The deceased died without a will
- ☐ Family members are already arguing or threatening to contest
- ☐ There is a disinherited family member who may challenge
- ☐ The deceased had significant debt, tax issues, or pending legal matters
- ☐ You feel overwhelmed
- ☐ You are serving as executor from out of state
- ☐ The estate includes a trust that needs to be administered

Even for simpler estates, a single consultation with an attorney early in the process often saves significant time and prevents costly mistakes later.

If this feels like too much

It often is. Executors routinely underestimate the time and energy required, especially while grieving.

Our firm handles estate administration either in a supporting role (we handle specific pieces, you remain executor) or in a comprehensive role (we take on the full administration with you). Either way, you do not have to navigate this alone.

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We can support specific parts of the estate administration or handle the process comprehensively with you.

[Schedule an estate administration consultation →](#)