ARDENT WORKSHOP

AN ARDENT WORKSHOP PRODUCT

First Two Weeks After a Death

The short list of what actually has to happen now — and the far longer list of what does not.

Free from Ardent Workshop

The first two weeks

Somebody has died and a great deal has landed on you at once. Almost none of it has to happen today. This is the short list of what genuinely does — the first two weeks' worth, and nothing beyond it.

Work down it in any order that suits the day you are having. Each line says why it matters, because doing a thing you do not understand is exhausting and doing it twice is worse. Nothing here needs a lawyer, an appointment, or a decision about money.

THREE THINGS THAT CAN WAIT, AND SHOULD

You do not have to open the estate this week. Probate takes weeks to start and months to finish; nothing is lost by taking two weeks first. **You do not have to pay anyone's bills.** The estate pays what the estate owes, out of the estate's own money — never yours. And **you do not have to decide who gets what.** That comes at the very end, after the debts and taxes, and doing it early is the mistake that costs executors most.

Done	What to do	Why it matters
☐	**Arrange care for pets and any dependents**	Nobody else is going to raise this, and it will not wait. Check the will too - some leave money and instructions for a pet.
☐	**Find the funeral wishes and any prepaid plan**	A prepaid plan or a written wish list changes what you have to decide and what the estate has to pay for. Look before you commit to arrangements.
☐	**Get the death certificate process started**	The funeral home usually files it and orders the first copies. Almost everything else waits on that certificate, so confirm it is under way rather than assuming.
☐	**Secure the home - locks, alarm, valuables, firearms**	An empty house that people know is empty is a target, and the executor is responsible for preserving estate property. Change the locks if keys are unaccounted for.
☐	**Find the original will, any codicil, and any trust**	A photocopy is not the same as the original, and courts treat a missing original very differently from a misplaced copy. Check the home safe, the desk, the attorney's office, and the safe deposit box.

Done	What to do	Why it matters
☐	**Photograph every room before anything is moved**	Personal property is where estates turn into family arguments. A dated set of photographs taken before anyone tidied is the cheapest protection there is - for the estate and for you.
☐	**Order certified copies of the death certificate**	Order more than feels reasonable. Most institutions keep the copy you send them, so 10 to 15 is a normal starting order for an estate with a house and a few accounts. Write down how many you ordered and where each one went.
☐	**Tell the family, and the people named in the will**	Being told late is a common starting point for an estate dispute. A short, factual message to everyone at once beats a chain of rumors.
☐	**Notify the employer about final pay and benefits**	There is often a final paycheck, unused vacation, an unpaid expense claim, a group life policy, and a retirement plan - and HR will not volunteer all of it. Ask for a list in writing.
☐	**Stop home care, meal delivery, and in-home services**	These bill automatically and nobody cancels them. Each one is a small monthly leak out of the estate.
☐	**Confirm Social Security has been notified**	The funeral home usually reports the death, but confirm it. Any benefit paid for the month of death or later has to be returned, and the longer that runs on, the messier it is to unwind.
☐	**Read the will in full and list every specific bequest**	Read it properly once, early. Note the executor and alternates, every named gift, who gets the residue, and anything unusual. Later questions are much cheaper to answer if you already know what it says.
☐	**Check whether a small-estate procedure applies**	Most states have a simplified path for smaller estates - an affidavit, a summary administration - that skips most of full probate. It is worth ten minutes on the court's website before you file anything.
☐	**Decide whether to hire a probate attorney**	Their fee is an administration expense paid by the estate, not by you. A house, a business interest, a blended family, an out-of-state asset, or any hint of a dispute are all reasons to get one.
☐	**File the will with the probate court**	Most states require whoever holds the original will to deposit it with the court within a set period, whether or not probate follows. Ask the clerk what the period is where the person lived.

Who to tell in the first two weeks

Not everybody, and not yet. These eight are the ones where waiting actually costs something — a benefit that has to be repaid, coverage that lapses on an empty house, or a credit file nobody is watching.

Three of these will want your letters testamentary, which the court issues only after it appoints you — usually a few weeks in. Call now anyway and ask what they need, and you save a round trip later.

Who	What they need	Why it matters now
Social Security Administration	Death certificate; the funeral home usually reports it	Benefits paid for the month of death and later must be returned. A one-time lump-sum death payment may be available to an eligible surviving spouse or child, and survivor benefits may be too — but SSA requires the lump-sum application within two years of the date of death. Confirm the funeral home actually reported it; do not assume.
Medicare / Medicaid	Death certificate	Coverage ends, and Medicaid in particular may have an estate-recovery claim against the estate. That is a claim to write down and take to the attorney, not one to pay on sight.
Department of Veterans Affairs	Discharge document (DD-214), death certificate	A burial allowance, a plot allowance, a headstone or marker, and survivor benefits may all be available if the person served. The discharge document unlocks all of it, so find it before you need it.
Post office	Letters	Redirect the mail to yourself. The mail is how you find the accounts, subscriptions, and creditors nobody mentioned — and how you stop a pile of envelopes advertising an empty house.
Employer or former employer	Death certificate, letters	Final pay, unused leave, unreimbursed expenses, group life, a retirement plan, and sometimes a death benefit. HR will not volunteer the whole list — ask for it in writing.
The three credit bureaus	Certified death certificate, sent by certified mail	Ask each of Equifax, Experian, and TransUnion for a deceased flag on the file. Identity theft against the recently deceased is common and specifically targeted, because the accounts stay open while nobody is watching them.

Who	What they need	Why it matters now
Home and auto insurer	Death certificate, policy numbers	A standard homeowner's policy can lapse or exclude coverage on a vacant property, which is exactly when you most need it. Get the coverage moved into the estate's name and get the confirmation in writing.
Landlord, HOA, or storage unit	Death certificate, letters	Rent and dues keep accruing against the estate. A lease may end on death or may not, and state law differs — ask, and get any agreement in writing.

ORDER MORE CERTIFIED DEATH CERTIFICATES THAN YOU THINK

Almost every organization above will ask for one, and many of them keep the copy you give it. Ten to fifteen is a normal starting order for an estate with a house and a few accounts. A rush re-order costs more, takes longer, and always lands in the week you needed it.

What to find and put in one place

You are not organizing an estate yet. You are gathering the documents that everything else will need, into one box or one folder, so you are never hunting for them under pressure. Write down where each one is, even when the answer is “not found yet” — and write down only where. Never a Social Security number, the estate's tax ID, a full account or policy number, a login or a password.

Done	Document	Worth knowing	Where yours is
☐	**The original will, plus any codicil**	A photocopy is not the same thing, and courts treat a missing original very differently from a misplaced copy. Check the home safe, the desk, the attorney's office, and the safe deposit box.	
☐	**Certified copies of the death certificate**	Almost every organization keeps the copy you give it, so order more than feels reasonable and note where each one went.	
☐	**Any trust document**	Anything already moved into a living trust is generally administered under the trust rather than by the court — and by a trustee, who may not be you.	
☐	**Deeds and titles — home, land, vehicles**	How each one is titled is what decides whether it is even part of the estate. Find the document rather than assuming.	
☐	**Insurance policies — life, home, auto, health**	A life policy pays whoever it names, which may not be whoever the will names. And a homeowner's policy can lapse or exclude coverage on a vacant property.	
☐	**Recent bank, retirement and brokerage statements**	They name the institutions to contact, and often the beneficiary. Ask each one for the balance as of the date of death.	

Done	Document	Worth knowing	Where yours is
☐	**The last few years' tax returns**	The returns are the best map there is of the accounts, the income, and the deductions nobody mentioned.	
☐	**Any prepaid funeral plan or cemetery deed**	It changes what you have to decide and what the estate has to pay for. Look before you commit to arrangements.	
☐	**Military discharge papers (DD-214), if the person served**	A burial allowance, a plot allowance, a headstone or marker, and survivor benefits can all depend on it.	
☐	**Marriage, divorce and birth certificates**	Some benefit claims ask for them, and a divorce decree can override what a beneficiary designation says.	
☐	**Recent bills, statements and unopened mail**	The mail is how you find the accounts, subscriptions and creditors nobody mentioned. Keep a box for it from day one.	
☐	**Safe deposit box details**	Open it with a bank officer present and the contents listed and signed — not a quiet visit alone.	

An original will is not the same as a copy of one, and courts treat the two very differently. If you only find a copy, say so to an attorney early rather than hoping the original turns up. Once this page is filled in it is a map of where a household's valuables are — keep it with the documents rather than on the fridge.

What comes after the first two weeks

This sheet stops at two weeks on purpose. What follows is a months-long job, and it is a different kind of work: dated, sequential, and full of decisions that depend on each other. Here is the shape of it, so you know what you are walking into.

What happens next	Roughly when	What it involves
Get appointed	Weeks 1-5	File the will, petition the court, and collect the letters that prove you are the executor. Almost nothing else can happen until you hold them.
Take control	Weeks 4-9	Get the estate its own EIN and bank account, redirect the mail, and list every asset — with how each one is titled, which is what decides whether it is even yours to administer.
Notify and gather	Months 2-4	Everyone else who needs telling, the claims the estate is owed, and the notice to creditors that starts your state's claim clock.
Pay, file, account	Months 3-9	Settle valid debts in your state's order of payment, file the returns, and keep the ledger that becomes the accounting the court will want.
Distribute and close	Months 10-14	Distribute what is left, get a signed release from every beneficiary, file the final accounting, and get discharged.

Where these come from: this is Ardent Workshop's own sequencing of the work — the order things generally have to happen in, and a realistic pace for an estate that is not contested. They are not legal deadlines, and your state's periods control.

THE FULL BINDER PICKS UP WHERE THIS SHEET STOPS

The Executor's Estate Settlement Records & Task Binder turns all of that into a dated plan. Put the date of death in one cell and sixty executor tasks lay themselves out — fifty-eight with a target date that counts down and flags what is past due, and two that recur. Pick how an asset is titled and it tells you the route that titling usually takes: probate, non-probate, or one to put to the attorney. Every creditor claim gets an answer-by date; the cash ledger becomes your accounting; and it works out what each beneficiary is actually owed. Thirteen connected tabs in Excel, Google Sheets, or LibreOffice, plus four guides. **See the full binder ›**

More owned-records tools for families are on the hub — tools for caregivers & families — and the full range is at ardentworkshop.com. You own what you download: no subscription, no account, and nobody else holding the records.

A checklist — not legal, tax, or financial advice. Ardent Workshop is not a law firm, not a tax adviser, and not affiliated with any court or government agency. Probate is state law and differs from one state to the next, so nothing here is a deadline and nothing here is a rule for your estate — it is a plain-language list of what generally needs doing first, meant to tell you which questions to ask. Verify anything that matters with an attorney, an accountant, and your probate court. Free to use; please don't resell or redistribute.

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