



*I will turn their  
mourning into joy,  
and will comfort  
them and make them  
rejoice from their  
sorrow.*

*Jeremiah 31:13*

# WHAT NOW?

*A Practical Resource Guide for Kentucky Widows*

*Kentucky Joy In The Mourning*

**THIS BOOKLET IS COMPOSED BY WIDOWS IN KENTUCKY WHO HAVE BEEN WHERE YOU ARE. IT IS BASED ON OUR PERSONAL EXPERIENCES AND OFFERED TO YOU AS A RESOURCE TO HELP AS YOU NAVIGATE THROUGH THE DAY-TO-DAY TASKS DEMANDED OF A NEW WIDOW.**

**CERTAIN SECTIONS OF THIS DOCUMENT ARE SPECIFIC TO THE COMMONWEALTH OF KENTUCKY AND DO NOT APPLY TO OTHER STATES.**

**WE ARE NOT PROFESSIONALS AND ARE NOT OFFERING ANY LEGAL, FINANCIAL OR OTHER ADVICE. DO NOT USE THIS INFORMATION AS A SUBSTITUTE FOR PROFESSIONAL ASSISTANCE. WE RECOMMEND THAT YOU CONSULT WITH LEGAL, FINANCIAL AND OTHER PROFESSIONALS.**

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## ***A Letter From Kentucky Joy In The Mourning***

This is probably one of the worst times in your life. Whether your husband had a long-term illness or died suddenly you are never completely prepared for his death. Friends and family will tell you to allow yourself time to grieve and you should. However, while you are grieving, the world keeps turning. Decisions have to be made. Bills have to be paid. Your husband is gone. What do you do?

**First:** It is OK to stay in bed with the covers over your head once in a while, but don't stay there too long. Grieve your husband's death, but also celebrate his life and the love you had for each other.

**Psalm 30:5** *“weeping may endure for a night, but joy cometh in the morning”.*

As you go through the process of contacting who you need to contact; paying bills you need to pay; and finalizing your husband's estate, do not get overwhelmed. It is OK to ask for help. Call a trusted friend or family member to help you.

**Second:** Find a support group and attend at least two or three meetings. Sometimes it is easier to express your feelings with people who are not in your close circle of friends and family. A support group can help you recognize your emotional, physical, mental and spiritual experiences are NORMAL and the group can assist you with coping skills. You can find local support groups through your funeral director, church, local hospital or hospice. Hospice offers free bereavement support groups to the community regardless of use of other hospice services.

**Third:** Don't trust ANYTHING to memory. When you experience the death of your husband and the grief that follows you might have difficulty remembering things like conversations, names, numbers, etc. This is normal. We recommend that you keep a pen and small notebook with you. When you talk to Social Security, the bank, credit card companies, etc., record the date, the phone number, the name of the person you spoke with, and details of your conversation. This helps you recall conversations and also serves as a reference if you need to have follow-up conversations or face-to-face appointments.

Before you go shopping, make a list of places you need to go and items you need to purchase. There have been times when I have gone to the store without a list, felt overwhelmed. Left the store in tears, and left a shopping cart in “Aisle 5”. This is also NORMAL. A list helps you concentrate on the task at hand instead of your circumstances.

Make a daily “To Do List”. This helps you to stay focused. It will give you motivation on those days you don't want to get out of bed, and you will have a feeling of accomplishment as you check items off your list. Even if you only manage to accomplish one item on your list, reward yourself at the end of the day with something **YOU** enjoy. (Examples, a quiet walk, a bubble bath, a bouquet of flowers, a good book and a cup of your favorite tea, etc.) There are probably some things you enjoyed doing that your husband did not. Do not feel sad or guilty about doing these things and enjoying them.

#### **Fourth: GET ORGANIZED**

We recommend you collect the documents listed below and keep them in a secured location in one file. You will need these items as you make phone calls, complete forms and applications, and for most face-to-face appointments. It is easier to grab one file than go through stacks of paperwork every time you undertake a task.

- Will or Trust
- Birth Certificates – Husband and Children
- Adoption documents
- Certified Copies of Death Certificate
- Marriage Certificate
- Husband's Driver's License
- Husband's Social Security Card
- Husband's Military Discharge Papers DD214 Form or equivalent
- W-2 Forms
- Insurance Policies
  - Life
  - Health
  - Homeowners
  - Auto
- Vehicle Titles and Registrations
- Investment Statements – IRAs, 401K, Pension Plans
- Bank Statements for past 3 months – Checking and Saving, CDs, Money Market
- Bank Account Numbers and Routing Numbers
- Last Mortgage Statement
- Last credit card statements
- Last Utility Bills
- Probate documents
- Copies of tax returns for the past 2-3 years
- **Keep all receipts and list of expenses.**

**Finally:** Whether your husband was employed or on Social Security at the time of his death, your income changes when your husband dies.

- I. Calculate the income you will no longer receive.**
- II. Determine all income you are entitled to as his survivor.**
- III. Review your debt, determine how much you owe, when payments are due, and how payments are made.**
- IV. Consider your personal security.**
- V. Plan for your future.**

*Suggestions made in this booklet are directional in nature. Always refer to your legal or financial advisor for professional advice.*

## **DEATH CERTIFICATE Certified Copies**

Some organizations might accept a photocopy of your husband's death certificate but most will require original certified copies.

- Banks require certified copies to transfer from joint to individual accounts, rollover IRA accounts, access safety deposit boxes, etc.
- Mortgage Companies require certified copies to transfer titles of real estate ownership.
- Insurance companies require certified copies to file claims for death benefits including funeral costs. Insurance companies might also require certified copies to transfer property insurance policies from your husband's name.
- Government – Federal and State – require certified copies for Social Security benefits, VA benefits, transfers of property titles such as home and vehicles, and for filing Federal and State tax returns.

We recommend you obtain at least 10 Certified Copies at time of death. There is a fee for each copy. The funeral home will assist you to order these as you make funeral arrangements. Any charges should be included in the funeral home's fees for services.

If you need additional certified copies of the death certificate after the funeral, there are numerous vital statistic companies that will help but there is a fee for their services. Your funeral director can obtain these for you or you can contact the county or state directly. If you apply through the funeral home or direct with the State you will avoid non-essential fees.

**To contact the COMMONWEALTH OF KENTUCKY direct:**

<http://chfs.ky.gov/dph/vital/deathcert.htm>

(You can download an application from this site and obtain instructions for filing the application.)

**Or you can call 800-241-8322**

**What you will need in addition to the application**

- ✓ Full name of deceased
- ✓ Month/Day/Year of death
- ✓ Place of death – County
- ✓ Your Name, Address and Phone Number

**Fee: \$6 per certificate**

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## **GRAVE MARKERS AND MONUMENTS**

Markers are not installed immediately after burial. Do not feel pressured into making a decision right away. Time is allowed for ground to settle. This gives you time to select a marker.

Cemeteries regulate markers, headstones, and monuments within their property. Before you order anything, check all rules and requirements with the cemetery. Cemeteries have the right to refuse any marker that does not meet their rules and regulations. Make sure you completely understand what is, and is not permitted before talking to a supplier. In most cases, the cemetery will have a supplier they use, but you usually have the option of using a supplier of your choice as long as you abide by the cemetery's regulations. Always compare costs between what the cemetery offers and what you can order through an independent **REPUTABLE** supplier.

When discussing options with cemetery management, be sure to ask about upkeep of the marker. The cemetery or marker supplier might offer insurance on the marker. You should also talk to your Homeowners Insurance Agent. Some insurance companies will include accidental damage coverage for grave markers on homeowner policies. Rarely are markers damaged maliciously, but ask about protection for vandalism or intentional damage as well. The cemetery should offer perpetual care insurance that will protect the marker for damage caused by routine grounds maintenance.

Monuments and grave markers are a major expense. As costs of materials and labor increase, so will the costs of markers. It is a good idea to pre-plan your own funeral and pre-order your marker at the same time you make arrangements and order a marker for your husband. This eliminates concerns about inflated expenses. It also eliminates decisions and expenses that your children or other survivors might not be prepared to sustain.

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## **KENTUCKY PROBATE**

If your husband did not have a will, and you and your husband had joint ownership of all property, it usually becomes your property as surviving owner upon the death of your husband and it might not be necessary to probate the estate.

If your husband did not have a will and he owned property solely in his name, you may not be entitled to inherit the entire estate simply because you are the surviving spouse. Kentucky law is unique in this regard and it is best to consult an attorney. There is a \$15,000 exemption which allows you to claim up to \$15,000 and avoid Probate. However, if you decide to sell his property after his death you might have to go through Probate to obtain a clear title for sale.

Kentucky Probate is not overly complicated. It is basically a 3-step process.

- 1. The Petition**
- 2. 2-Month Inventory**
- 3. Final Settlement**

- 1. The Petition**

You will need to file

- ✓ original copy of your husband's will
- ✓ certified copy of the death certificate
- ✓ Names and addresses of all known heirs
- ✓ A general statement of values of your husband's real and personal property
- ✓ A statement of any debt owed to the petitioner (you).

These documents need to be filed in person with the **District Court Clerk in the County of Residence**. There is a fee to file the Petition.

- 2. 2-Month Inventory**

This is simply a list of estate assets and values. The Court Clerk will provide you with forms and instructions for the inventory. Typically, you will have 60 days to file the inventory. Once the inventory is filed, it is made public. In some instances, an inventory may not be necessary.

- 3. Final Settlement**

When Final Settlement is filed, a judge reviews the estate to order closing of the estate.

Kentucky Probate laws are not complex and there are advantages to going through Probate. One advantage is the Final Settlement. When final settlement is made, and an order is entered to close the estate, creditors are barred from making any claims against your husband's estate after 6 months.

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## **I. CALCULATE THE INCOME YOU WILL NO LONGER RECEIVE**

The funeral director will notify Social Security Administration when you make final funeral arrangements. When Social Security Administration is notified, your husband's social security benefits and/or disability benefits will cease.

If your husband was employed or in service at the time of his death this income will cease.

## **II. DETERMINE ALL INCOME YOU ARE ENTITLED TO AS HIS SURVIVOR**

- A. Contact Social Security.
- B. Contact Veterans Administration if your husband was in the military.
- C. Contact your husband's employer.
- D. Contact Life Insurance Companies.

### **A. Social Security Benefits**

The funeral home will report your husband's death to Social Security, but you must still apply to receive survivors' benefits.

#### **Death Payment**

Social Security makes a one-time payment of \$255 if your husband has worked long enough. You have to meet certain requirements to qualify for this payment and you must apply within two years of date of death.

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**Additional Social Security Survivor Benefits** *These benefits can be subject to age restrictions.*

You may be entitled to receive benefits if you have reached full retirement age. Full retirement age is defined by the year of your birth.

You may be entitled to receive reduced benefits as early as age 60.

You may be entitled to receive benefits if you are disabled as early as age 50.

You may also be entitled to benefits if you take care of your children under the age of 16 or if your child is disabled and receiving Social Security Benefits.

Your children may be entitled to benefits if they are unmarried and under 18 years of age or if they are attending school full time up to 19 years of age. Age restrictions may not apply if your child is disabled and became disabled before age 22.

Stepchildren, grandchildren, step grandchildren, or adopted children might also be entitled to benefits under certain circumstances.

Dependent parents may be entitled to receive benefits if you provide at least half of their support and they are 62 or older.

If you are getting benefits based on your employment, SSA will review your case to determine if you can receive more as a widow. You will need to complete an application to change to Survivor Benefits.

If you are receiving benefits as a wife based on your husband's employment, SSA will change your payments to Survivor Benefits.

If you are employed and younger than full retirement age, your Survivor Benefits might be reduced based on your earnings. Your earnings will not reduce benefits of other family members.

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### **How to Apply for Survivor Benefits**

You cannot apply for Survivor Benefits online. You must go to the local Social Security Administration office. We strongly recommend making an appointment before you go. An appointment will eliminate a long wait for assistance.

Contact Social Security to request an appointment at **1-800-772-1213** or if you are hearing impaired **the TTY number is 1-800-325-0889**

Documents you will need to take to the appointment:

- ✓ Certified Death Certificate
- ✓ Social Security Cards – your husband’s, yours, your children’s and any other dependents for which you are applying
- ✓ Birth Certificates
- ✓ Marriage Certificate
- ✓ Adoption records for any adopted children
- ✓ Driver’s License or valid photo IDs – your husband’s and yours
- ✓ W-2 Forms and/or self-employment tax returns for last year
- ✓ Military discharge Form DD214 or equivalent
- ✓ Proof of US citizenship or lawful alien status if not born in US
- ✓ For disability benefits, forms SSA-3368 and SSA-827 that describe your medical condition and authorized disclosure information - *These forms can be found on-line or at Social Security office*
- ✓ Checkbook or other papers to show you financial institution account number so you can sign up for Direct Deposit.

Be prepared to answer a long list of questions, but many can be answered by the documents you take to the appointment. **DO NOT DELAY FILING YOUR CLAIM IF YOU DO NOT HAVE ALL DOCUMENTS OR ANSWERS TO ALL QUESTIONS. SSA WILL HELP YOU.**

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Questions include but are not limited to:

- If you used any other Social Security numbers.
- If you or anyone else has ever filed for Social Security benefits, Medicare, or Supplemental Security income on your behalf. If so, you will need to provide information on whose Social Security record you applied.
- If you or your husband became unable to work because of illnesses, injuries, or conditions at any time within the past 14 months. You will be asked for the dates you became unable to work.
- If you or your husband worked for the railroad industry.
- If you or your husband ever earned social security credits under another country's social security system.
- Names, dates of birth (or age), and Social Security numbers (if known) of your or your husband's former spouses. (Former spouses may also be entitled to benefits.)
- Amount of your and your husband's earnings in year of death and preceding year.
- If you have a parent who was dependent on your husband for 50% of his or her support at time of death.
- If you were living with your husband at time of death.
- If you want to enroll in Medical Insurance (Part B of Medicare) if you are within 3 months of age 65.

If you are applying for benefits for your children you should be prepared to answer additional questions such as

- Date of birth, Social Security Number, and relationship to your husband for each child
- If any child is a stepchild, you will need to provide when and where your husband and the child's parent were married.
- If you are the child's natural or adoptive parent.
- If the child has a legal guardian.
- If the children lived with you and your husband during last 13 months.
- If any child has been married and if so, the dates and locations of the marriages and how, when, and where the marriages ended.
- The amount of each child's earnings for this year and last year.

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## **B. Veterans Administration**

### **Burial Benefits**

**The funeral home will assist you with Veteran burial benefits and arrangements,** but you must still apply to receive Veteran Survivor's Benefits.

You may qualify for

- **Burial and Plot Interment Allowance**

This is a flat-rate monetary benefit. Eligible surviving spouse is paid automatically upon notification of the Veteran's death, without need to submit a claim. **Call 1-800-827-1000**

- **Plot or Interment Allowance and Transportation Allowance**

Allowance may also be granted if a claim is made for these benefits. If you are claiming transportation expenses, you need to attach a receipt for the expenses paid.

**To apply for Plot or Interment Allowance and Transportation Allowance you need to complete**

✓ **VA Form 21P-530 Application for Burial Benefits**

Forms can be found on VA website: [www.va.gov](http://www.va.gov)

**Additional Documents needed to apply:**

✓ **Military Discharge – DD214 or Equivalent**

✓ **Death Certificate-**

**You can also call –1-800-827-1000 for assistance.**

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- **National Cemetery Burial**

To schedule burial in a National Cemetery, contact the National Cemetery Scheduling Office.

Documents needed to schedule:

- ✓ **Military Discharge – Official DD214 or Equivalent Military Discharge** bearing an official seal or other supporting documentation. Documentation must show release from service was under conditions other than dishonorable

**Fax Eligibility Documentation to 1-866-900-6417 or**

**Scan and E-mail to [NCA.Scheduling@va.gov](mailto:NCA.Scheduling@va.gov)**

If you do not have eligibility documentation you can **call 1-800-535-1117** for assistance but you should have the following information readily available:

- Cemetery of choice
- Deceased full name, gender, SSN, date of death, date of birth, and relationship (Veteran or dependent)
- Contact information for funeral home including Funeral Director's name, name, address and e-mail address of funeral home.
- Next of kin information (name, relationship to deceased, SSN, phone number and address)
- Type of religious emblem for headstone if known
- Did deceased reside within 75 miles of requested cemetery
- Zip code of deceased at time of death
- County of deceased at time of death
- Type of burial – casket or cremation
- Marital status of deceased
- Casket size/urn size/vault size
- Is surviving spouse a Veteran?
- Any disabled children for future interment
- Military Honors requested

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If your husband was a veteran, you and your dependent children might also be eligible for burial in a national cemetery. Once available spaces are taken, the cemetery will close for any future burial arrangements so it is best make arrangements for yourself and your children at the time you make arrangements for your husband. You can work with your Funeral Director or contact the Veterans Administration for more information.

For a list of National Cemeteries in Kentucky as well as eligibility requirements, go to:

<https://www.cem.va.gov/cem/cems/state.asp?State=KY>

### **Veteran Survivor's Benefits**

You must apply to receive Veteran Survivor's benefits.

The VA offers a variety of benefits and services to spouses, children and parents of deceased Servicemen and Veterans. We have highlighted some services in this booklet. For a full list and more details of benefits and services, go to:

[www.va.gov](http://www.va.gov)

*and click on I AM A DEPENDENT OR SURVIVOR*

You can also download application forms from VA website.

- **Dependency and Indemnity Compensation (DIC)**

This is a monthly benefit paid to eligible survivors of Servicemembers who died

- on active duty or
- inactive duty training or
- Veterans whose death resulted from a service-connected injury or disease or
- Veterans whose death resulted from a non-service-connected injury or disease, and who were totally disabled from service-connected disabilities.

This benefit may be available to surviving spouse, surviving child and/or parents.

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To apply, complete

- ✓ **VA Form 21-534EZ OR**
- ✓ **VA Form 21-534 Application for DIC, Death Pension and Accrued Benefits by a Surviving Spouse or Child OR**
- ✓ **VA Form 21-535 Application for Dependency and Indemnity Compensation of Parents**

The completed form should be mailed to **the Pension Management Center with jurisdiction for your state.**

For Kentucky, the regional Pension Management Center address is:

**Department of Veterans Affairs  
Claims Intake Center  
Attention: Milwaukee Pension Center  
P.O. Box 5192  
Janesville, WI 53547-5192**

**Fax: 1-844-655-1604**

**For questions, call 1-800-827-1000**

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- **Survivors Pension (also known as Death Pension)**

This benefit is for low-income, un-remarried surviving spouse and or unmarried children of deceased Veteran with wartime service and is based on your yearly family income.

To apply, complete

✓ **VA Form 21P-534EZ Application for DIC, Death Pension and/or Accrued Benefits**

and mail to or visit the local regional benefit office.

**Department of Veterans Affairs  
Kentucky Regional Benefit Office  
321 West Main St., Suite 390  
Louisville, KY 40202**

The Veterans Administration offers financial and vocational counseling as well as other services. For additional information or assistance, **visit the Kentucky Regional Benefit Office in Louisville** or go to

**[www.va.gov](http://www.va.gov)**

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### **C. Your Husband's Employer or Union**

Your husband's employer may contact you but don't wait for them to call or send information by snail mail.

Call and ask to speak with the company Benefit Plan Administrator

Ask about any

- Unpaid salary and/or commissions
- Earned but unused sick leave or vacation pay
- Company life insurance policies
- 401K Plans or other Pension Benefit Plans
- Health Insurance – If your husband was paying for health insurance for you and/or your children through his employer, ask how you can continue this benefit through COBRA. COBRA requires employers to offer surviving dependents an option to maintain insurance for 18 months. Keep in mind this can be expensive. You might want to talk to your employer about changing coverage but **make sure you have coverage in place before you cancel coverage through your husband's employer.**

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## **D. Contact Life Insurance Company(ies)**

In addition to life insurance policies in place with your husband's employers, your husband might have purchased other life insurance policies naming you and/or your children or parents as beneficiaries. If you have copies of Life Insurance Policies there will be instructions for filing a claim on the policy Declaration page.

If you cannot find a copy of the policy, contact the insurance company by phone for assistance. If you are not sure of the name of the insurance company, review your bank statements for premium payment records. This might seem tedious, but it is necessary to find the name of the company so you can file a claim to collect your benefits.

If you have exhausted research and are not sure if any other life insurance policies exist, the National Association of Insurance Commissioners (NAIC) offers a national on-line policy locator service to help find lost life insurance policies. The search process can take up to 60 days.

**<https://eapps.naic.org/life-policy-locator>**

You will need:

- ✓ **Certified copy of Death Certificate**
- ✓ **Your identification and identification of any other insurance beneficiaries**

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### **III. REVIEW YOUR DEBT, HOW MUCH YOU OWE, WHEN PAYMENTS ARE DUE, AND HOW PAYMENTS ARE MADE.**

#### **A. Determine what debt can be eliminated.**

##### **1. Your Husband's health and other benefit insurance**

You should cancel your husband's health, dental, drug prescription coverage as soon as possible to eliminate any continued premium payments. If your husband was employed at time of death, make sure these benefits are terminated when you call his employer benefit plan administrator.

- If your husband was on **Medicare**

**Call Social Security at 1-800-772-1213 (TTY: 1-800-325-0778).**

#### **You will need**

- ✓ **Your husband's Social Security Number**

- If your husband had any other supplemental insurance you will need to contact each company to cancel coverage to eliminate any continued premium payments.

#### **You will need**

- ✓ **Your husband's Social Security Number**
- ✓ **Policy numbers if available**
- ✓ **You might be asked to provide additional information by phone or by mail to verify your status as surviving spouse**

##### **2. Membership Fees and Subscriptions**

Review bank accounts and look for any subscriptions or membership fees you might want to cancel to reduce your expenses.

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### **3. Payment Protection Plans**

Contact your mortgage company and other creditors and ask if there are any payment protection plans on record for your accounts. If a payment protection plan is in place you might be able to eliminate further payments.

#### **B. Review monthly, quarterly, semi-annual and annual bill payments**

If your husband paid the bills and did not leave a detailed file with payment records, passwords, etc. the easiest way to collect this information is to review your bank statements for the past 12 months. You can sort through payments to determine payment amounts, when past payments were made, and if payments are made by check, electronic funds transfer or by automatic payment.

#### **C. Automatic Payments**

If debts are paid by automatic payments you need to make sure your bank account is sufficient to cover payment so you avoid any overdraft fees. You can contact the creditors to change payment methods if necessary.

If you have passwords, you can go on line to change payment method.

If you do not have passwords you should contact the creditors by phone or in person and ask for assistance. It is best to ask for a supervisor or office manager for help. Some creditors might ask for a copy of the death certificate, but most will work with you to guarantee they receive payments without interruption.

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If you are not comfortable with the system your husband used to pay bills, it is OK to change payment methods to a system you are comfortable with. For instance, your husband wrote checks but you prefer to set up automatic payments. Or, your husband made payments on the 1<sup>st</sup> of the month but with changes to your income, it is better to make payments on a different day of the month. Review payment options on line or talk with your creditors to determine options.

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## **ADDITIONAL NECESSARY ACTIONS**

### **The Bank**

The benefit of keeping your joint bank account opened for at least 1 year is ease of depositing any incoming checks made payable to your husband. On the other hand, there is risk involved due to fraudulent activity on the account. You might want to open an individual account in your name, leave a minimal amount of funds in the joint account and move the rest to your individual account. If you change your account, make sure you notify any creditors who receive automatic withdrawal payments.

It is best to go to the bank and talk with the bank branch manager. He or she can assist you to protect your account from identity fraud, review your checking and savings accounts and possibly change your joint accounts to individual accounts (removing your husband's name from the accounts).

#### **You will need to provide**

- ✓ Certified copy of death certificate
- ✓ Any bank cards in your husband's name
- ✓ Social Security Number
- ✓ Your photo ID

### **Taxes**

Be sure to report any income your husband earned in the year of his death. You can file a joint return for year of death and claim deductions if you itemize.

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## **Credit Cards**

If your husband had credit cards in his name only, it is important to notify the credit card company(ies) and have a “freeze” put on the cards. This will prevent anyone from fraudulently using the card numbers in the future.

Contact the Customer Service number located on the back of the credit card. Sometimes the first Customer Service Representative you speak with will be able to help you but It is best to ask to speak with a Supervisor.

**You will need to provide**

- ✓ **Account Number**
- ✓ **Death Certificate**
- ✓ **Proof of your identity such as Social Security number and/or Driver’s License**

**It is important for you to establish credit in your own name.** If your credit cards are in both names you still need to contact the credit card companies. You are entitled to protection under the Equal Credit Opportunity Act which prevents creditors from automatically closing or changing terms of joint accounts based solely on the death of your husband. However, if credit was extended based primarily or solely on your husband’s income, the creditor can request an updated application or ask you to reapply for credit based on your financial status. The creditor will then determine whether to extend further credit and credit terms can be changed accordingly. The creditor has a 30-day time frame to review your application and should respond to you in writing. While your application is being considered you should be able to continue using your existing credit with no changes to current terms.

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### **Credit Agencies**

The funeral home will notify Social Security Administration of your husband's death. SSA will, in turn, enter your husband's social security number into the Social Security Death Index. This prevents Social Security Fraud and Identity Fraud. It can take several months for this information to make its way to the credit bureaus. This leaves you vulnerable to identity fraud if someone steals your husband's social security number. To stop new credit from being issued in your husband's name, it is best for you to notify the credit bureaus in writing and request a "Deceased. Do Not Issue Credit" flag on your husband's credit reports.

**You will need to provide:**

- ✓ **Certified copy of death certificate**
- ✓ **Your husband's full name**
- ✓ **Your husband's social security number**
- ✓ **Your husband's date of birth**
- ✓ **Your husband's most recent address**
- ✓

**Copies of documents to prove your identity as widow:**

- ✓ **Your social security number**
- ✓ **Copy of marriage certificate**
- ✓ **Copy of Probate Court documents if available**

You should also request a copy of your husband's credit report so you have an accurate record of his credit accounts.

Send letters by certified mail, or FedEx, return receipt requested. This will give you an adequate paper trail should you find it necessary to prove a written request was made and delivered to the credit agencies.

**Send written requests to:**

<b>Equifax</b> <b>P.O. Box 740241</b> <b>Atlanta, GA 30374</b> <b>800-685-1111</b>	<b>Transunion</b> <b>P.O. Box 2000</b> <b>Chester, PA 19022</b> <b>800-888-4213</b>	<b>Experian</b> <b>P.O. Box 9701</b> <b>Allen, TX 75013</b> <b>888-397-3742</b>
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Be sure to make copies of these letters.

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You can find multiple examples of letters on line. A sample letter is shown below:

Date

(Credit Card Company Name)

And address)

**RE: Notice of Death - Do Not Issue Credit**

Dear (Credit Card Company Name):

Enclosed is a formal death certificate to be added to the credit file of [Deceased Full Name]. Please place a notation of **DECEASED. DO NOT ISSUE CREDIT** on the decedent's account. I am the decedent's surviving spouse and I have also enclosed a copies of legal documents that prove my authority to make this request as the surviving spouse.

**Deceased's Full Name:**

**Address:**

**Social Security Number:**

**Date of Birth:**

**Account Number:** *(if applicable)*

Please send a copy of the decedent's current credit report to me at the address noted below.

Please contact me by phone at ###-###-#### or email [XXX@xxxxx.com](mailto:XXX@xxxxx.com) about any questions regarding this account.

Sincerely,

(Your Name)

(Your Mailing Address)

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## **Department of Motor Vehicles**

### **Drivers License/Disabled Placards/Disabled License Plates**

It is best to go to the DMV in person to cancel your husband's driver's license as well as any disabled placards or license plates. This will avoid any future mailings and prevent any fraudulent use of your husband's identity. Note: disabled parking privileges typically become invalid 30 days following DMV notification regardless if placards are returned or not.

#### **You will need:**

- ✓ **Death Certificate**
- ✓ **Husband's driver's license and/or identification card**
- ✓ **Disabled placard**
- ✓ **Disabled license plate – you should be able to replace the disabled plate for a regular plate without incurring additional fees.**

### **Transferring Vehicle Registrations**

Vehicle registrations and license plates remain valid until

- The end of the current registration period or
- Until there is a transfer of ownership.

### **Transferring Vehicle Ownership**

You are considered a joint owner with rights of survivorship if your name is listed on the title as one of the vehicle owners and "OR" appears between the names listed.

You are considered a beneficiary designated if the words "Transfer on Death" or TOD" are followed by your name on the vehicle title.

#### **To re-title your husband's vehicle to your name you will need:**

- ✓ **Death Certificate**
- ✓ **Vehicle Title**
- ✓ **Payment of appropriate fees**

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**If the vehicle is transferred to you by will, you will need**

- ✓ **Death Certificate**
- ✓ **Vehicle Title**
- ✓ **Notarized copy of will**

**If you are not a joint owner, a TOD (Transfer on Death), and you do not have a will, you will need**

- ✓ **copy of probate court issued document appointing you as Executor or Administrator of your husband's estate.**

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### **Utility Company(ies)**

The best way to transfer Utility Company accounts to your name is to call and speak to a utility company representative. You might need to provide a copy of your husband's death certificate and other documentation but typically all you will need is the account number and your husband's and your social security numbers. Sometimes the customer service representative will try to instruct you on how to change the account on line, but if you are persistent, they will do it for you over the phone.

### **Cable Companies and Cell Phone Companies**

These are probably the most frustrating companies you will deal with if the services are in your husband's name.

Example: I called the cable company to cancel our cable service when my husband died. The conversation went something like this:

Me: Hello, my husband passed away two weeks ago and I need to cancel our cable service because I am moving out of the house and do not want to continue the service.

Cable Customer Service Representative: Oh, Mrs. ----, I am so sorry for your loss. I will be happy to assist you. Let me pull up your account.

Me: (I give the CSR the information needed to find our account in their computer system.)

Cable CSR: Thank you Mrs. ---. I see the account is in your husband's name. I cannot make any changes to the account without talking to him.

Me: My husband passed away two weeks ago.

CSR: Yes Ma'am. I am very sorry for your loss but because the account is in his name, only he can make changes to the account. Therefore, I will need to talk to him.

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Me: But you cannot talk to him. My husband is dead.

CSR: Yes Ma'am. I understand and I am very sorry for your loss but because the account belongs to your husband, he is the only one who can make any changes or cancel the service.

Me: My husband was cremated and I scattered his ashes. I can try to go back and scrape up as many of his ashes as I can, but I doubt he will have much to tell you that I haven't already said. Maybe it is best if you transfer me to a supervisor.

CSR: Certainly Mrs. --- . I can transfer you. Again, please accept my sincere sympathy. Is there anything else I can help you with before I transfer your call?

### **True Story!**

We can all share equally humorous stories that leave us rolling our eyes and shaking our heads. To help you avoid these hair-pulling moments, you first need to understand these companies have contract relationships with your husband and the purpose of the contract is to lock in rates and penalize you (your husband) if you decide to change or terminate the contract mid-term. Unfortunately, dishonest people will use all kinds of stories to get out of contracts and early cancellation fees and it becomes next to impossible for honest people to change contracts when necessary.

### **The best thing to do is go to the local office in person with**

- ✓ **Death Certificate**
- ✓ **Social Security Number – your husband's**
- ✓ **Proof that you are legally entitled to settle your husband's contract**
  - **Copy of marriage certificate**
  - **Your social security number**
  - **Valid driver's license or other photo ID - yours**

It is best to ask to speak with the store manager and be prepared for someone in the store to try and sell you something. Be patient because they are living on commissions, but be firm and just say no.

Now is the time to ask a trusted friend or family member to go with you. We recommend the friend with the most patience and/or the best sense of humor.

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## **Facebook**

You can convert your husband's Facebook account to a Memorialized account. This will prevent anyone from accepting new friend requests under your husband's Facebook account and will make it more difficult for anyone to hack the account and post anything using your husband's identity. Memorializing the account allows current friends to post messages on your husband's timeline.

You or other immediate family members can request complete removal of the account from Facebook.

To memorialize or remove, go to Facebook's help page.

## **Amazon, Google, Yahoo, etc.**

At some point, you will want to cancel these accounts if they are in your husband's name. Each company has their own rules and regulations to cancel their contracts. It might seem impossible to cancel if you do not have access to your husband's passwords but there are some websites you can access that will walk you through company specific instructions. Here are two helpful addresses:

<https://www.everplans.com/articles/how-to-close-online-accounts-and-services-when-someone-dies>

<http://techland.time.com/2013/07/16/how-to-access-a-deceased-loved-ones-online-accounts/>

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#### **IV. CONSIDER YOUR PERSONAL SECURITY**

Sadly, there are people who make a living out of taking advantage of people in vulnerable situations. Widows are their favorite targets. They will troll obituaries and other public notices. If they find your address, they will steal your mail and even go through your trash to gain access to your and your husband's personal information. They will use this information to steal your identity, hack into your financial accounts, apply for credit, and even gain access to your insurance accounts. They will also use this information to contact you disguised as creditors, home improvement contractors, financial planners, etc.

- A. Consider getting a Post Office Box to prevent mail from being delivered to your house.
- B. Shred all documents before you throw them in the garbage.
- C. Screen your phone calls. If you do not recognize the CALLER ID, LET IT GO TO VOICE MAIL. If the caller does not leave a message you can assume it is a vendor or someone who does not think it is important enough for you to call back. You can block the number to prevent them from calling again from that number.
- D. If you do receive a phone call from anyone, even a legitimate caller, do not give out any personal information on the phone. If the caller is asking for money or is trying to sell a service to you, ask them to send their request to you in writing. Regardless of how nice the caller is or how much pressure the caller puts on you, DO NOT give any information about your marital status, whether or not you live alone, your or your husband's social security number, bank information, etc.
- E. Contact your local police department. They will be glad to set up an appointment with you to assess your home and property and make security recommendations for you such as outdoor lighting, locks, alarm systems, etc. They do not charge for this service and they can make recommendations without selling you anything.

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## **V. PLAN FOR YOUR FUTURE**

Do not feel pressured into making any long-range decisions such as paying off mortgages, downsizing, or making major purchases. If your husband had life insurance policies that have been paid out, it is tempting to pay off your debt or make “loans” to family or friends. If you invest the proceeds of the policies, you will have future income that can exceed the original value of the policies. Whether you have proceeds from insurance policies or annuities or you have nothing, now is the time to seek the help of a trusted professional financial planner or advisor. When selecting a professional financial expert, talk to friends for recommendations. You can also talk with your banker for assistance or recommendations. Do not trust your future to the Yellow Pages or someone who calls or mails you to solicit their services.

- ✓ Review your life insurance policies. Determine if you have sufficient insurance to cover your final expenses and pay off any outstanding debt.
- ✓ Update your will
- ✓ Update your beneficiaries
- ✓ Do not feel guilty about changing investments from those established by your husband. Our economy is constantly changing. What might have been a sound investment at the time your husband made it, might not be in your best interest now. Do what is best to secure your future.

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Lastly, remember that folder and notebook we suggested you keep? Review it and then make a detailed file with all of **your** information and tell your trusted friend or family member where they can find your file when the time comes.

- ✓ Will, Trust or any other Probate Documents
- ✓ Birth certificates
- ✓ Adoption documents
- ✓ Marriage certificate
- ✓ Certified copy of husband's death certificate
- ✓ Husband's Social Security Card
- ✓ Military Discharge Papers DD214 or equivalent
- ✓ Life, Health, Property insurance policies
- ✓ W-2 Forms
- ✓ Copies of tax returns for the past 2-3 years
- ✓ Property Deeds and Vehicle Titles and Registrations
- ✓ Investment Statements – IRAs, 401K, Pension Plans, Stock Certificates
- ✓ Bank Account Numbers and Routing Numbers
- ✓ Bank Statements for past 3 months – Checking and Saving, CDs, Money Market
- ✓ Last Mortgage Statement
- ✓ List of Creditors
- ✓ Last Credit Card Statements
- ✓ Last Utility Bills
- ✓ All Passwords
- ✓ Pre-planned and pre-paid funeral and burial arrangements

The *Kentucky Joy in the Mourning* team reaches out to widows to share our stories, encourage, minister, and give insight on how to navigate this season of life.

Our team is available for church workshops, retreats, speaking engagements, luncheons and conferences, as well as one-on-one meetings for encouragement and prayer with Kentucky widows.

Topics addressed include, but are not limited to

- Connecting with/supporting one another
- Dealing with grief
- Biblical and spiritual insights
- Personal testimonies and life experiences
- Being alone and filling the void

For more information contact:

**kywidows@kybaptist.org**

**859-334-0690**

visit us on the web at [www.kybaptist.org/widows](http://www.kybaptist.org/widows)

Connect with **Kentucky Joy in the Mourning** on Facebook

*Praise be to the God...who comforts us in all our troubles, so that we can comfort those in any trouble with the comfort we ourselves have received from God.*

*2 Corinthians 1: 3-4*

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#### **Joseph Nix.**

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