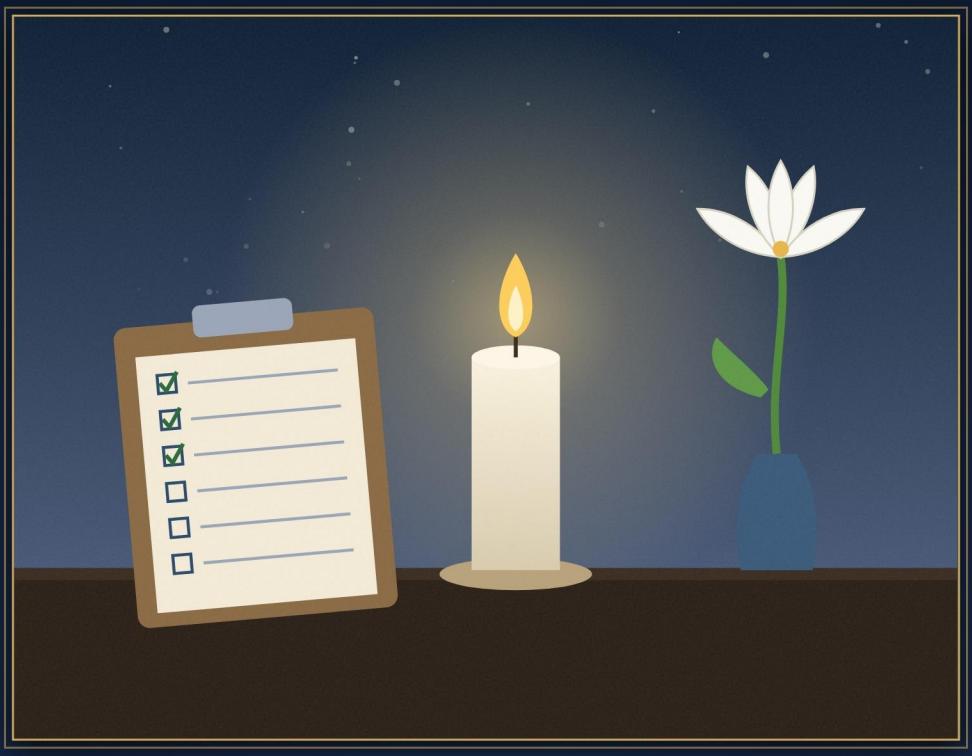
A PLAIN-ENGLISH PRACTICAL GUIDE

When Someone Dies

A Step-by-Step Checklist for Families



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Andrew Dominguez

Trinfinity Enterprises

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Trinfinity Enterprises, Dayton, Nevada.

Questions and corrections: andrew@trinfinityenterprises.com

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Before You Begin

When someone you love dies, the world stops for a while. Then, almost right away, people start asking you questions. Which funeral home? Burial or cremation? How many death certificates? Who calls Social Security? What happens to the bank account, the house, the car, the bills?

Nobody is ready for this list. Most of us only face it a few times in our lives, and usually at the worst possible moment. This book is meant to sit on the kitchen table during those weeks. It walks through what to do, roughly in the order you will need to do it, starting with the first few hours and ending with closing out the estate.

What This Book Is and Is Not

This book is general information for families, written in plain words. It is not legal, tax or financial advice. Every family and every estate is different, and the law changes. Nevada law is used for the probate and death certificate sections because that is where I live. If you live in another state, the general steps are the same, but the forms, dollar limits and deadlines will be different.

> **See a Lawyer** If the person who died owned a house, left a will or trust, left more than a small amount of money, had a business, owed large debts, or if family members disagree, talk with a Nevada probate attorney before you sign anything or move any property. Many offer a short first meeting at low or no cost. The State Bar of Nevada and local legal aid groups can help you find one.

How to Use This Book

Chapters 1 through 3 cover the first few days. Chapters 4 through 11 cover the first few weeks. Chapters 12 and 13 cover the months that follow, when the estate is settled. The last two chapters are about taking care of yourself and making things easier for your own family someday.

At the back are checklists you can tear out or copy: a timeline checklist, a list of who to notify, a contacts page and a glossary. Use a pencil and check things off. You do not have to do everything at once, and you do not have to do it alone.

One Thing at a Time

Very few of these tasks have to happen today. Many can wait a week or a month. When the list feels like too much, pick the next one thing, do it, and check it off. Let other people help. They want to.

Chapter 1: The First Hours

What you do first depends on where and how the death happened. In almost every case, the first job is to get a legal pronouncement of death, then to call a funeral home. Everything else can wait a little.

If the Death Happens in a Hospital or Nursing Home

The staff will handle the pronouncement of death. They will ask which funeral home you want to use. If you do not know yet, tell them so. Most facilities will give you a few hours to decide, though some have limited space and will ask you to choose the same day. Ask for the name and phone number of the person you should call back.

Before you leave, gather the person's belongings, or ask the staff to hold them for you. Ask whether an autopsy is planned or recommended, and ask about organ or tissue donation if the person wanted that.

If the Death Happens at Home Under Hospice Care

If the person was under hospice care, call the hospice first, not 911. Hospice is set up for this. A hospice nurse will usually come to the home, confirm the death and help you call the funeral home. Keep the hospice phone number by the phone in the final days so nobody has to search for it.

If the person had a signed do-not-resuscitate order or a POLST (Physician Orders for Life-Sustaining Treatment) form, keep it where emergency workers can see it, often on the refrigerator.

If the Death Is Sudden or Unexpected

Call 911. Tell the dispatcher what happened and follow their directions. Paramedics and police will come. When a death is sudden, unexplained or the result of an accident, the coroner or medical examiner may become involved. That can mean the body is taken for examination before it is released to a funeral home. This is normal and does not mean anyone is suspected of anything. Ask the officers or the coroner's office for a case number and a phone number to call.

Organ and Tissue Donation

If the person was a registered donor, or the family wants to donate, tell the hospital staff or hospice nurse right away. Timing matters for donation. In Nevada, many people register as donors when they get a driver's license, and the designation shows on the license.

Take a Breath

After the pronouncement and the call to the funeral home, there is usually no rush. It is all right to sit with the person for a while, to call close family, and to pray or simply be quiet. Nothing in the following chapters has to happen in the first hour.

Practical Things in the First Day

- ☐ Call close family and friends, or ask one person to make the calls for you.
- ☐ Arrange care for any children, dependent adults or pets the person cared for.
- ☐ Lock the home and the car if the person lived alone. Collect keys.
- ☐ Check the refrigerator and throw out food that will spoil.

- ☐ Look for written funeral wishes or a prepaid funeral plan before meeting with a funeral home.
- ☐ If the person was employed, let the employer know.
- ☐ Keep a notebook. Write down every call, with the date, the name of the person you spoke to and what they said.

Your Next Step Start a notebook today. Write the date and time of death, the name of the funeral home and the name of the person you dealt with at the hospital, hospice or coroner's office.

Chapter 2: Choosing a Funeral Home and Knowing Your Rights

A funeral is one of the most expensive purchases many families ever make, and it is made in a hurry, under stress, by people who are grieving. A federal rule from the Federal Trade Commission (FTC), called the Funeral Rule, gives you clear rights. Knowing them can save a family thousands of dollars and a lot of second-guessing.

Your Rights Under the Funeral Rule

- **Prices by phone.** Funeral directors "must give you price information on the telephone if you ask for it." You do not have to give your name or visit in person to get prices.
- **An itemized price list.** When you visit, you have the right to "a written, itemized price list," called the General Price List. It "is yours to keep."
- **Buy only what you want.** The FTC says, "Buy only the funeral arrangements you want." You may buy goods and services separately, and "You do not have to accept a package."
- **Your own casket or urn.** You can buy a casket or urn somewhere else, including online. The funeral home "cannot refuse to handle a casket or urn you bought online" or charge you a fee to do it.
- **Embalming is usually optional.** The FTC says, "No state law requires routine embalming for every death." Many funeral homes require it for a public viewing, but "this is not required by law in most states."
- **No casket needed for cremation.** You can use "an 'alternative container' instead of a casket for cremation." These can be made of unfinished wood, pressed wood, fiberboard or cardboard.

How to Compare Funeral Homes

Call two or three funeral homes and ask for prices on the same things. If someone else can make these calls for you, let them. Ask about:

- The basic services fee, which every funeral home charges and which is not optional.
- Transfer of the body to the funeral home.
- Direct cremation, which is cremation without a viewing or service beforehand.
- Immediate burial, which is burial without a viewing or service beforehand.
- Embalming and other preparation, if you want a viewing.
- Use of the facilities for a viewing or service.
- Hearse and other vehicles.
- Caskets, urns and outer burial containers.
- Charges the funeral home pays to others for you, such as death certificates, obituary notices, flowers or clergy. These are called cash advance items.

If There Is a Prepaid Plan

Look for a prepaid funeral contract or burial insurance policy among the person's papers. If there is one, call the funeral home named on it before you make other arrangements. Ask exactly what the plan covers and what it does not. Plans written years ago may not cover everything, and some charges may have gone up.

Decisions You Will Be Asked to Make

☐ Burial, cremation or another choice.

☐ A viewing or no viewing.

☐ A funeral service, a memorial service later, a graveside service or none.

☐ Where the service will be held, and who will lead it.

☐ Clothing, jewelry and other personal items.

☐ The obituary, and where it will run.

☐ How many certified death certificates to order. See Chapter 4.

A Word About Pressure A good funeral director will help you, not push you. If you feel pressured to buy more than you want, it is fine to say, "We need to talk about this as a family," and step outside. You can also bring a calm friend who is not as close to the person to help you ask questions.

Your Next Step Ask at least two funeral homes for their General Price List, by phone or in person, and compare the same items side by side.

Chapter 3: Burial, Cremation and Other Choices

If the person left written wishes, follow them as closely as you reasonably can. If not, the family will need to decide together. Here are the most common choices and the questions to ask about each.

Traditional Burial

A traditional burial usually includes a viewing, a funeral service, a casket, a cemetery plot, opening and closing of the grave, an outer burial container if the cemetery requires one, and a headstone or marker. The funeral home and the cemetery are often separate businesses with separate bills. Ask the cemetery for its own price list.

Cremation

Cremation can be done with a full funeral beforehand, with a memorial service afterward, or as direct cremation with no service at the funeral home at all. As Chapter 2 explains, no casket is required for cremation. The family receives the cremated remains in a container and can keep them, bury them, place them in a columbarium or scatter them. If you plan to scatter, ask the funeral home about the rules for the place you have in mind, since public land, private land and water each have their own rules.

Body Donation

Some people arrange ahead of time to donate their body to a medical school for teaching and research. If the person signed up for a program like this, call the program right away. Programs can decline a donation for medical or practical reasons, so have a backup plan.

Veterans

If the person served in the military and was not dishonorably discharged, there may be burial benefits. The U.S. Department of Veterans Affairs (VA) says eligible veterans can receive "a gravesite in any VA national cemetery with available space, opening and closing of the grave, perpetual care," along with "a government headstone, marker, or medallion, Presidential Memorial Certificates, and a burial flag all at no cost." A United States flag is provided "to drape the casket or accompany the urn."

Nevada has two state veterans cemeteries, one in Fernley in the north and one in Boulder City in the south. Spouses and some dependents may also be eligible for burial there or in a national cemetery.

To schedule a burial in a VA national cemetery, the funeral home or family calls the National Cemetery Scheduling Office at 800-535-1117. You will need the veteran's discharge papers, usually a form called the DD-214. If you cannot find them, tell the funeral director, who can often help request them.

Questions to Settle as a Family

- ☐ What did the person say they wanted? Is it written down anywhere?
- ☐ What can the family afford without going into debt?
- ☐ Does the family's faith or tradition call for a certain kind of service?
- ☐ Where will people gather, and where will the person rest?
- ☐ Who will speak, read or sing?

Paying for It The funeral home will usually ask for payment before or shortly after the service. Funeral costs are normally a debt of the estate, and whoever pays them can often be paid back from the estate later. Keep every receipt. If there is life insurance, some funeral homes will accept an assignment of the policy, which lets the insurance company pay the funeral home directly.

Your Next Step Look for the person's discharge papers if they served, and for any written funeral wishes, before the meeting with the funeral home.

Chapter 4: Death Certificates

A certified death certificate is the official proof of death. You will need it, over and over, to close accounts, claim benefits, transfer property and settle the estate. Getting enough copies early saves weeks of waiting later.

How Many to Order

There is no single right number. Each bank, insurance company, brokerage, pension plan and government office may want its own certified copy, though some will look at a copy and give it back. Many families order somewhere between five and ten. Count the accounts you know about, add a few, and order that many. You can always order more later.

How to Order in Nevada

The funeral home usually files the death certificate with the state and will order your first copies for you. Its charge for them shows up as a cash advance item on your bill.

To order more copies later, Nevada's Office of Vital Records, part of the Division of Public and Behavioral Health, offers several ways:

- **Online.** The state points families to VitalChek as its fastest method. Online death certificates "cost 42.00 - 45.00 USD, depending on county of origin," with an additional $20 for expedited delivery.
- **In person in Carson City.** Death certificates cost $22 to $25 each, depending on the county where the death happened. The office is at 4150 Technology Way, Suite 104, Carson City, NV 89706. Phone (775) 684-4242. The office does not accept faxes.

- **Clark and Washoe counties.** These counties have their own offices through the Southern Nevada Health District and Northern Nevada Public Health. Prices there may be different.

Who May Order

Nevada limits who can get a certified copy. The office requires proof of relationship, and the person ordering must have "a direct and tangible interest" under Nevada law. Close family members and the person handling the estate usually qualify. Bring or send identification and anything that shows your relationship or role.

Watch Out for Look-Alike Websites Some websites that are not run by the state charge high fees to order vital records. Nevada's vital records office asks people to report these sites to the Nevada Attorney General's Bureau of Consumer Protection at (702) 486-3132. Start at the official state or county website.

Check It Before You Order Copies

When you get the first copy, read every line. Check the spelling of the name, the date of birth, the Social Security number, the marital status and the parents' names. A mistake on a death certificate can hold up insurance claims and property transfers for months. If something is wrong, ask the funeral home how to correct it right away.

Cause of Death

Sometimes the death certificate is issued with the cause of death listed as "pending," usually while the coroner waits for test results. Some insurance companies will not pay until the final cause is listed. Ask the coroner's office or the funeral home how long it is likely to take, and request an amended copy when it is ready.

Your Next Step Make a list of every account and agency you think will want a certified copy. Use that count, plus a few extra, when you order.

Chapter 5: Finding the Important Papers

Before you can notify anyone or settle anything, you need to know what the person had and owed. This is often the slowest part. Set up one box or folder for everything you find, and keep it in one place.

What to Look For

- ☐ A will, and any later changes to it, called codicils.
- ☐ A trust document, if the person had a living trust.
- ☐ Life insurance policies and any statements from employer group life insurance.
- ☐ Bank, credit union and brokerage statements.
- ☐ Retirement account statements: 401(k), IRA, pension.
- ☐ Deeds to real estate, and mortgage statements.
- ☐ Car titles and loan papers.
- ☐ Recent tax returns, usually the last three years.
- ☐ Social Security card and Medicare card.
- ☐ Military discharge papers (DD-214).
- ☐ Birth certificate and marriage certificate, and any divorce decree.
- ☐ Credit card statements and loan papers.
- ☐ Insurance policies: home, car, health, long-term care.
- ☐ Prepaid funeral contract or cemetery deed.
- ☐ Safe deposit box key, and the name of the bank.
- ☐ A list of passwords or a password manager, if the person kept one.

Where to Look

Check the desk, file cabinet and kitchen drawers. Check the closet shelf and under the bed. Look at the mail for a few weeks; statements will arrive from places you did not know about. Look at the checkbook register and bank statements for regular payments to insurance companies or other banks. The last tax return will show interest and dividends, which point to accounts.

The Will

If you find an original will, keep it safe and do not write on it, unstaple it or take it apart. Nevada law requires a person who has the original will to deliver it to the clerk of the district court after learning of the death. Ask a probate attorney about the deadline and how to deliver it. Make a photocopy for the family to read.

Safe Deposit Boxes

If the person had a safe deposit box in their name alone, the bank may limit who can open it until someone has legal authority over the estate. Call the bank and ask what it needs. If you hold a key or are listed on the box, ask before you remove anything, and make a written list of what is inside with a witness present.

Lost Life Insurance If you think there was a life insurance policy but cannot find it, look for premium payments on bank statements, check with past employers, and ask the person's insurance agent. The National Association of Insurance Commissioners, the group of state insurance regulators, runs a free Life Insurance Policy Locator that families can use to search for policies.

Your Next Step Set up one box or folder labeled “Estate” and put every paper you find in it. Keep a running list on the front of what you have found.

Chapter 6: Notifying Social Security and Other Agencies

Government agencies need to know about a death so that payments stop, benefits start and records are updated. Here is who to tell and how.

Social Security

In most cases, you do not have to do anything. The Social Security Administration (SSA) says, "Funeral homes generally tell us when someone dies. So, you don't typically need to report a death to us." Ask the funeral director to confirm that they reported it.

If no funeral home was involved, or the funeral home did not report the death, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday, 8 a.m. to 7 p.m. in most U.S. time zones. Have the person's name, Social Security number, date of birth and date of death ready.

Payments After a Death If the person was receiving Social Security, a payment may still arrive after the death. Do not spend it. Depending on the date of death, Social Security may take some or all of it back from the bank account. Ask Social Security which payments the family may keep, and leave the account open until that is settled.

The $255 Death Payment

Social Security says, "A spouse might get a one-time death benefit payment of $255. If there's no spouse, some children may be eligible." It is small, but it is worth claiming. Ask about it when you call.

Medicare

Social Security shares death reports with Medicare, so there is usually no separate call to make for Original Medicare. If the person had a Medicare Advantage plan, a drug plan or a Medicare supplement policy, call each company to cancel it and ask about any refund of premiums paid ahead.

Veterans Affairs

If the person received VA benefits of any kind, contact the VA. Payments may need to stop, and a surviving spouse or children may be eligible for benefits of their own. See Chapter 8.

Other Agencies to Notify

- ☐ Any state or federal pension office that paid the person, such as the Nevada Public Employees' Retirement System (PERS) or the federal Office of Personnel Management.
- ☐ Medicaid, food assistance or other public benefit programs the person used.
- ☐ The Nevada Department of Motor Vehicles (DMV), to cancel the license and handle any vehicles. See Chapter 11.
- ☐ The county election office, to remove the person from the voter rolls.
- ☐ The U.S. Department of State, if the person had a passport. Ask how to cancel it.
- ☐ The Internal Revenue Service (IRS) does not need a separate letter. The final tax return tells the IRS. See Chapter 13.

Your Next Step Ask the funeral director, "Did you report the death to Social Security?" Write down the answer and the date in your notebook.

Chapter 7: Banks, Credit Bureaus and Protecting the Person's Identity

Once agencies are notified, turn to the person's money and credit. The goal here is to protect what is there, stop new charges and keep thieves from using the person's name.

Banks and Credit Unions

Call or visit each bank where the person had an account. Bring a certified death certificate and your own identification. What happens next depends on how the account was set up:

- **Joint account.** If the account was joint with right of survivorship, the surviving owner usually keeps it. The bank will remove the person's name.
- **Payable-on-death (POD) account.** The named beneficiary can usually claim the money by showing a death certificate and identification, without probate.
- **Account in the person's name alone, with no beneficiary.** The money becomes part of the estate. The bank will usually freeze the account until someone shows legal authority, such as letters from the court or a small estate affidavit. See Chapter 12.

Do not write checks on, or use the debit card for, an account that was in the person's name alone, even to pay the funeral home. Doing so can create legal trouble for you. Pay estate bills from an estate account once one is opened, and keep receipts for anything you pay yourself.

Automatic Payments and Deposits

Look at the last few bank statements for automatic payments and deposits. Make a list. Some automatic payments, such as a car

insurance premium, may need to keep going for a while. Others, such as streaming services or gym memberships, should be stopped.

Credit Cards

Call each credit card company. Tell them the cardholder has died, and ask them to close the account and list it as "deceased." Do not keep using the card, even if you were an authorized user. An authorized user is usually not responsible for the debt, but charges made after the death can cause problems. See Chapter 9 about who pays the balance.

The Three Credit Bureaus

Thieves sometimes use the names and Social Security numbers of people who have died to open new accounts. To help prevent this, send a certified copy of the death certificate to each of the three national credit bureaus, Equifax, Experian and TransUnion, and ask that the credit file be marked "Deceased. Do not issue credit." Call each one or check its website for the current mailing address before you send anything. Send it by certified mail and keep copies.

You can also ask each bureau for a copy of the person's credit report. It is one of the best ways to find accounts and debts you did not know about.

Other Ways to Protect the Person's Identity

- Leave the person's age, birth date and address out of the obituary, or keep them general. Thieves read obituaries.
- Shred papers with the person's Social Security number or account numbers once you no longer need them.
- Watch the mail for new credit cards or bills you do not recognize.
- If you think someone is using the person's identity, report it to the police and the credit bureaus.

Your Next Step Make a list of every bank, credit union and credit card the person used, and next to each one write whether it was joint, payable-on-death or in the person's name alone.

Chapter 8: Benefits the Family May Be Owed

A death can leave money owed to the family that nobody will send unless you ask. Go through this list carefully. Some benefits have time limits.

Social Security Survivor Benefits

Survivor benefits are "monthly payments to eligible family members of people who worked and paid Social Security taxes before they died." According to Social Security, those who may qualify include:

- **A surviving spouse** who is age 60 or older, or age 50 to 59 with a disability, who was married at least 9 months before the death, and who did not remarry before age 60 (age 50 if disabled). A spouse caring for the person's young child may qualify at any age.
- **A divorced spouse** who was married to the person for at least 10 years, if other rules are met.
- **Unmarried children** age 17 or younger, ages 18 to 19 and in school (grades K through 12) full time, or any age with a disability that began at age 21 or younger.
- **Dependent parents** age 62 or older who were financially supported by the person who died.

Call Social Security at 1-800-772-1213 to apply. Survivor benefits do not start on their own. Have the death certificate, the person's Social Security number, your own Social Security number, and marriage and birth certificates ready.

Life Insurance

Call each life insurance company, including any group policy through the person's job, union or a club. Ask for a claim form. The

beneficiary named on the policy files the claim, usually with a certified death certificate. Life insurance paid to a named beneficiary generally does not go through probate.

Employer Benefits

If the person was working, or retired from a company, call the human resources office. Ask about:

- ☐ The final paycheck and any unused vacation pay.
- ☐ Group life insurance and accidental death insurance.
- ☐ A 401(k) or other retirement plan, and who the beneficiary is.
- ☐ A pension, and whether it pays a survivor benefit.
- ☐ Health insurance for the surviving family.

Retirement Accounts

401(k)s, IRAs and similar accounts pass to the beneficiary named on the account, not through the will. The rules for inherited retirement accounts are complicated and the tax can be large if they are handled wrong. Before you cash one out, talk with the plan, a tax professional or both.

Veterans Benefits

A surviving spouse, child or parent of a veteran may be eligible for VA survivor benefits, and the VA may help with burial and funeral costs for some veterans. Contact the VA or a county or state veterans service officer, who can help with the paperwork at no charge.

Other Places to Check

- Credit cards, bank accounts and car loans sometimes carry small accidental death or credit life insurance policies.

- Fraternal groups, unions and professional groups sometimes pay death benefits to members' families.
- Workers' compensation may pay benefits if the death was work-related.
- Nevada's unclaimed property program, run by the State Treasurer, holds money that businesses could not deliver. Search for the person's name, and search again a year later.

Your Next Step Call Social Security to ask whether anyone in the family is eligible for survivor benefits or the $255 payment, and write down the answer.

Chapter 9: Debts: Who Pays What

One of the biggest worries families have is whether they will have to pay the person's bills. In most cases, the answer is no, not from your own money. The person's debts are paid from what the person left behind, called the estate. If the estate runs out before the debts are paid, most remaining debts simply go unpaid.

When Family Members May Owe

There are exceptions. You may be responsible for a debt if:

- You co-signed the loan or were a joint account holder.
- The debt was for something you also owned, such as a joint mortgage or car loan.
- State law makes you responsible in your situation.

Nevada Is a Community Property State In Nevada, most property and debts acquired during a marriage belong to both spouses. That can affect what a surviving spouse owns and owes after a death. If you are the surviving spouse and there are significant debts, talk with a Nevada attorney before paying anything from your own funds.

Debt Collectors

Debt collectors may contact the family after a death. They are allowed to contact the person handling the estate to discuss the debts. They should not tell you that you personally must pay a debt that you do not owe. If a collector pressures you to pay from your own money, you can ask in writing for proof that you are legally responsible, and you can say no.

Before You Pay Any Bill Do not pay the person's credit card bills, medical bills or other unsecured debts out of your own pocket because a company asks you to. Do not pay them out of the estate yet, either. Nevada law sets an order for paying debts, and funeral costs and certain other expenses come first. Paying the wrong bill first can leave the person handling the estate personally on the hook.

Secured Debts

A secured debt is tied to property, such as a mortgage on a house or a loan on a car. If the payments stop, the lender can eventually take the property. If someone in the family wants to keep the house or car, keep the payments current while the estate is being settled, and call the lender to explain the situation. Some lenders allow a family member who inherits a home to keep the existing mortgage.

Medical Bills and Medicaid

Final medical bills are a debt of the estate. If the person received Medicaid long-term care, the state may file a claim against the estate to recover some of what it paid. Ask an attorney how this applies, especially if a surviving spouse or a disabled child lives in the home.

Your Next Step List every debt you know about: who it is owed to, the balance, and whether anyone else signed for it. Do not pay any of them yet.

Chapter 10: Closing Accounts and Digital Life

After the first few weeks, there will be a long tail of smaller accounts to close or transfer. None of these are urgent, but leaving them open can cost money or open the door to fraud.

Household Accounts

- ☐ Electric, gas, water, sewer and trash. Transfer to a survivor's name, or cancel if the home will be empty or sold. Keep power and water on if needed to protect an empty house.
- ☐ Phone, internet and cable or satellite TV.
- ☐ Newspaper and magazine subscriptions.
- ☐ Lawn, pool, cleaning or other home services.
- ☐ Post office mail forwarding. The person handling the estate can ask to forward mail to their own address.

Insurance

- ☐ Car insurance. Do not cancel until the car is sold or transferred. A car without insurance is a risk.
- ☐ Homeowner's or renter's insurance. Call the company. An empty house may need different coverage.
- ☐ Health and dental insurance. Cancel the person's coverage and ask about refunds of premiums paid ahead. Check coverage for any family members who were on the plan.

Memberships and Subscriptions

Go through bank and credit card statements for monthly or yearly charges: streaming services, gym memberships, clubs, warehouse

stores, software, apps, charities and magazine subscriptions. Call or write to each one to cancel.

Email, Phones and Social Media

Many people's lives are online now: email, photos, social media and accounts that only open with a password or a code sent to a phone.

- **Keep the phone line on for a while.** Many accounts send login codes to the person's cell phone. Canceling the phone too soon can lock you out of everything.
- **Check for legacy settings.** Some services let people name someone to manage or close their account after death. Look in the account settings, or the service's help pages, for the steps.
- **Save photos and important emails** before closing anything. Once an account is deleted, it is usually gone for good.
- **Memorialize or close social media.** Many families choose to turn the person's page into a memorial. Others close it. Either is fine.
- **Watch for scams.** Some people try to take over the accounts of those who have died. Change passwords or close accounts you do not plan to keep.

Loyalty Points and Miles

Airline miles, hotel points and store rewards sometimes can be transferred to family. Read each program's rules, or call and ask.

> **Your Next Step** Before canceling the person's cell phone, list every online account you know about and decide which ones you need to get into first.

Chapter 11: The Home, the Car and Personal Property

What happens to the house, the car and the person's belongings depends on how each was owned and whether there is a will or trust. Until that is clear, the job is to protect the property and avoid giving anything away too soon.

The Home

- ☐ If the home will be empty, lock it, stop the mail or forward it, and have someone check on it often.
- ☐ Keep the utilities on enough to prevent damage, such as frozen pipes in winter.
- ☐ Call the homeowner's insurance company. Many policies limit coverage when a home is empty for a long time.
- ☐ Keep paying the mortgage, property taxes and insurance if the family wants to keep or sell the home.
- ☐ Find the deed. It shows how the home was owned.

How the deed is written matters a great deal. A home owned jointly with right of survivorship usually passes to the surviving owner without probate. A home held in a living trust passes under the trust. In Nevada, a person can also sign a deed upon death, which names who receives the home at death without probate. If the home was in the person's name alone with none of these, it usually has to go through probate. See Chapter 12.

If the Person Rented

Call the landlord. Ask about the lease, the deposit, and how much time the family has to move belongings out. Give written notice if the lease requires it.

Vehicles

How a car passes also depends on how the title is written. A car titled to two people joined by "or" often passes easily to the other owner. Some states, including Nevada, allow a car to be titled with a transfer-on-death beneficiary. Otherwise, the car may need to be transferred through the estate. Vehicles are not counted toward the dollar limit for Nevada's small estate affidavit, which can make the transfer simpler. Contact the Nevada DMV for the current forms and requirements before you sell, transfer or junk a car.

Keep the car insured and parked safely until it is transferred. Do not let anyone drive it who is not insured.

Personal Belongings

Clothes, furniture, photos, tools, jewelry and keepsakes can cause more family arguments than money does. Go slowly.

- Do not let anyone take items until the will is read, unless everyone agrees.
- Take photos of each room before anything is moved.
- Make a list of valuable items, such as jewelry, guns, coins, art, collectibles and vehicles.
- If the will or a separate written list names who gets certain items, follow it.
- Let each family member choose a few keepsakes in turn, if that fits your family.
- Firearms must be transferred following state and federal law. Ask an attorney or a licensed firearms dealer before handing a gun to anyone.

Your Next Step Find the deed and the car titles, and write down exactly how each one names the owners.

Chapter 12: Nevada Probate Basics

Probate is the court process that makes sure a person's debts are paid and what is left goes to the right people. The word scares a lot of families, but many estates need little or no probate at all. This chapter covers the basics so you know what questions to ask.

> **See a Lawyer** This chapter is general information, not legal advice. Probate rules have many details and exceptions, and the dollar limits and deadlines change. Talk with a Nevada probate attorney before you file anything with the court, sign an affidavit, or move property out of the person's name.

Property That Usually Skips Probate

Many assets pass directly to someone without probate because of how they were set up:

- Bank accounts with a payable-on-death beneficiary.
- Life insurance, retirement accounts and annuities with a named beneficiary.
- Property owned jointly with right of survivorship.
- A home with a recorded deed upon death naming a beneficiary.
- Vehicles with a transfer-on-death beneficiary.
- Anything held in a living trust. The successor trustee handles it under the terms of the trust.

In Nevada, community property between spouses may also pass to the surviving spouse with a simpler court process. Ask an attorney about this.

What Probate Is For

Probate is needed for property that was in the person's name alone, with no beneficiary or joint owner. The court appoints someone to

handle the estate. If there is a will, that person is usually the executor named in it. If there is no will, the court appoints an administrator, often a close family member. Nevada law decides who inherits when there is no will.

The court gives the executor or administrator a document called letters testamentary or letters of administration. Banks and other companies will ask to see it before they release money or property.

The Small Estate Affidavit

For smaller estates with no real estate in Nevada, there may be a much simpler path. Under Nevada Revised Statutes (NRS) 146.080, a person entitled to the property can collect it with a sworn statement, called an affidavit, without going to court. The 2025 version of the law sets these limits on the total value of the estate:

Who is claiming	Value limit
The surviving spouse	$100,000
Anyone else	$25,000

Key rules from the statute:

- The affidavit can be used only "40 days after the death of the decedent."
- It cannot be used if the person left real property in Nevada, such as a house or land.
- The person signing must state that all debts, "including funeral and burial expenses," have been paid or provided for.
- Anyone with a higher right to the property must be given written notice, and at least 14 days must pass after the notice before the affidavit is used.
- Vehicles and certain military pay are not counted toward the value limit.

Banks and other companies often have their own forms for this. Signing a false affidavit is a serious matter, so be sure every statement is true.

Setting Aside a Small Estate

If an estate is worth $100,000 or less, NRS 146.070 allows a court to "set aside" the estate without a full probate. If the person left a surviving spouse or minor children, the court must set the estate aside for their benefit. Otherwise, the money goes first to the costs of the petition, then to funeral, last illness and certain other debts, then to other creditors, and then to the heirs. These proceedings cannot start until at least 30 days after the death. This still takes a court filing, but it is simpler than full probate.

Larger Estates

Estates over these limits go through summary administration or full probate, depending on the value and other factors. In either case, the court supervises the steps: notice to heirs and creditors, an inventory of the property, paying valid debts, and distributing what is left. It usually takes months and sometimes more than a year.

The Executor's Job

If you are the executor or administrator, you are responsible for handling the estate honestly and carefully for everyone involved. That includes:

- ☐ Getting an Employer Identification Number (EIN) for the estate from the IRS and opening an estate bank account.
- ☐ Keeping the estate's money separate from your own.
- ☐ Finding and protecting all the property.
- ☐ Notifying creditors and paying valid debts in the right order.
- ☐ Filing the final tax returns. See Chapter 13.

- ☐ Keeping records of every dollar in and out.
- ☐ Distributing what is left to the right people, only after the court or your attorney says it is time.

Where to File in Nevada

Probate cases are filed in the district court for the county where the person lived. The larger counties have self-help centers with forms and instructions for people without an attorney. Even if you plan to do some of the work yourself, a short meeting with a probate attorney can save costly mistakes.

Your Next Step Sort the person's property into two lists: things with a beneficiary or joint owner, and things in the person's name alone. Bring both lists to an attorney.

Chapter 13: Taxes After a Death

Death does not end tax filing. Someone needs to file the person's final income tax return, and sometimes a return for the estate as well.

The Final Income Tax Return

The IRS says to "file and prepare the final individual income tax return of a deceased person the same way" you would if the person were alive. The return covers income from January 1 through the date of death. It uses the regular Form 1040 or Form 1040-SR. The IRS adds: "It's your responsibility to pay any balance due and to submit a claim if there's a refund."

- A surviving spouse can usually file a joint return for the year of death.
- If a refund is due, the person claiming it may need Form 1310, "Statement of a Person Claiming Refund Due a Deceased Taxpayer."
- If you need past returns, Form 4506-T can request transcripts.
- IRS Publication 559, "Survivors, Executors and Administrators," explains the rules in detail.

If the person had not filed returns for earlier years, those may need to be filed too.

Estate Income Tax

If the estate earns income after the death, such as interest, rent or a gain on selling property, the estate may have to file its own income tax return. A tax professional can tell you whether one is needed.

Estate Tax

Very few estates owe federal estate tax, because it applies only to very large estates. Nevada has no state estate tax and no state

income tax. Ask a tax professional if the estate is large or complicated.

Property Tax

County property taxes on a home keep coming due after a death. Keep them paid to avoid penalties. If a surviving spouse lived in the home, ask the county assessor whether any exemptions change.

Get Help With Taxes A death year tax return is one of the harder returns to get right. If you can, use a tax professional. Free help is sometimes available through IRS volunteer programs for people with modest incomes.

Your Next Step Find the person's tax returns from the last three years and put them in the estate folder for whoever prepares the final return.

Chapter 14: Taking Care of Yourself and Each Other

The paperwork in this book can take months. Grief can take much longer. While you are working through the list, do not forget the people doing the work, including you.

You Do Not Have to Do It All

Divide the tasks. One family member can handle the funeral, another the phone calls, another the house. Write down who is doing what so nothing falls through the cracks and nothing is done twice. If you are the executor, you are still allowed to ask for help.

Big Decisions Can Wait

Many people who have lost a spouse or parent are told not to make big decisions, such as selling a house or moving, in the first months unless they must. Grief can cloud judgment. If a decision can wait, let it.

Watch for Scams

People who are grieving are targets. Scammers read obituaries. Watch out for:

- Calls or letters claiming the person owed a debt you have never heard of, especially if they demand fast payment by gift card, wire transfer or cryptocurrency.
- People who show up offering to buy the house fast for cash.
- Fake calls from “Social Security,” “Medicare” or “the IRS” asking for personal information.
- Anyone who wants to be paid to “find” money that you can search for free, such as unclaimed property.

When in doubt, hang up and call the company or agency back at a number you look up yourself.

Family Tension

Even close families can disagree after a death, especially about money and belongings. Some things that help:

- Share information openly. Secrets breed suspicion.
- Keep good records and offer to show them.
- Follow the will or trust as written.
- When feelings run high, take a break. Most decisions can wait a week.
- If you are stuck, a neutral mediator or attorney can help.

Grief Support

Grief does not follow a schedule. Many hospices offer free grief support to families, even months after the death, and many churches, community centers and hospitals have grief groups. Talk with your doctor if you cannot sleep, eat or function for weeks.

If You Are in Crisis If you or someone in your family is thinking about suicide or self-harm, call or text 988, the Suicide and Crisis Lifeline, any time of day or night. In an emergency, call 911.

Your Next Step Write down three tasks someone else could do for you this week, and ask for help with them.

Chapter 15: Making It Easier for Your Own Family

If you have just walked through this list for someone you love, you know how much easier it would have been if the person had left things in order. You can do that for your own family. None of it is difficult, and most of it costs little or nothing.

Write It Down

- ☐ Make a will, or a will and living trust. Review it every few years and after any big life change.
- ☐ Sign a durable power of attorney for finances and a health care directive.
- ☐ Write down your funeral wishes, even if they are simple.
- ☐ Keep a list of every bank, credit card, insurance policy, retirement account and loan you have, with phone numbers.
- ☐ Keep a list of online accounts and how to get into them, or use a password manager with an emergency access feature, and store it safely.
- ☐ Tell someone you trust where the list is.

Name Beneficiaries

Add a payable-on-death beneficiary to bank accounts. Check the beneficiary on every life insurance policy, retirement account and annuity. Make sure each one is current. An old beneficiary form, such as one naming a former spouse, can override what your will says.

Ask About the Simple Tools

Ask an attorney whether a deed upon death for your home, a transfer-on-death beneficiary on your car titles, or a living trust makes sense for you. These can save your family from probate.

Talk About It

The hardest part for many families is the conversation. It does not have to be grim. Tell your family what you want, where your papers are, and who should handle things. Then they will not have to guess.

Your Next Step Fill out the "My Information for My Family" page at the back of this book, and tell one person where you keep it.

Timeline Checklist

The first day

- ☐ Get a legal pronouncement of death (hospital, hospice nurse or 911).
- ☐ Call a funeral home.
- ☐ Tell close family and friends.
- ☐ Arrange care for children, dependents and pets.
- ☐ Secure the home and car.
- ☐ Start a notebook of calls and decisions.

The first week

- ☐ Look for written funeral wishes, prepaid plans and military discharge papers.
- ☐ Compare funeral home prices and make arrangements.
- ☐ Order certified death certificates.
- ☐ Confirm the funeral home reported the death to Social Security.
- ☐ Write the obituary, leaving out details thieves could use.
- ☐ Tell the employer, if the person was working.
- ☐ Find the will and any trust.

The first month

- ☐ Gather all important papers in one place.
- ☐ Notify banks, credit card companies and the three credit bureaus.
- ☐ Call life insurance companies and request claim forms.
- ☐ Ask Social Security about survivor benefits and the $255 payment.

☐ Contact the VA, pension plans and employer benefits offices.

☐ Keep paying the mortgage, insurance and utilities needed to protect property.

☐ List every debt. Do not pay unsecured debts from your own money.

☐ Meet with a probate attorney if the estate needs one.

The months that follow

☐ Settle the estate through probate, a small estate affidavit, a set-aside or a trust.

☐ Close or transfer household accounts, subscriptions and online accounts.

☐ Transfer the home, vehicles and other property.

☐ File the final income tax return, and an estate return if needed.

☐ Distribute belongings and property as the will, trust or law directs.

☐ Close the estate bank account when everything is done.

Who to Notify

Who	Phone or address	Date contacted	Done
Funeral home			
Social Security: 1-800-772-1213			
Employer or former employer			
Pension plan			
Veterans Affairs			
Life insurance company			
Bank or credit union			
Bank or credit union			
Credit card company			
Credit card company			
Equifax			
Experian			
TransUnion			

Who	Phone or address	Date contacted	Done
Medicare plan or supplement			
Health insurance			
Home and car insurance			
Mortgage lender or landlord			
Car lender			
Utilities			
Phone and internet			
Nevada DMV			
County election office			
Post office			
Attorney			
Tax preparer			
Other			

Helpful Contacts

Office	Contact
Social Security	1-800-772-1213 (TTY 1-800-325-0778), Monday to Friday, 8 a.m. to 7 p.m.
VA National Cemetery Scheduling Office	800-535-1117
Nevada Office of Vital Records	(775) 684-4242, 4150 Technology Way, Suite 104, Carson City, NV 89706
Nevada Attorney General, Bureau of Consumer Protection	(702) 486-3132
Suicide and Crisis Lifeline	Call or text 988

My Information for My Family

Fill in this page for your own family. Keep it with your will or other important papers.

My will or trust is kept at: _____

My attorney: _____

My funeral wishes are written down at: _____

My life insurance companies: _____

My banks and credit unions: _____

My retirement accounts: _____

My list of passwords or password manager is: _____

My military discharge papers are at: _____

Person I want to handle things: _____

Other things my family should know: _____

_____

Glossary

Administrator. The person the court appoints to handle an estate when there is no will, or no executor who can serve.

Affidavit. A written statement signed under oath.

Beneficiary. A person named to receive money or property.

Cash advance items. Charges a funeral home pays to others for you, such as death certificates or obituary notices.

Certified copy. An official copy of a record, issued by a government office.

Community property. In Nevada, property and debts acquired by either spouse during the marriage, which generally belong to both.

Deed upon death. A recorded deed that names who receives real property at the owner's death, without probate.

Direct cremation. Cremation without a viewing or service beforehand.

Estate. Everything a person owned and owed at death.

Executor. The person named in a will to handle the estate.

General Price List. The itemized price list a funeral home must give you under the FTC Funeral Rule.

Intestate. Dying without a valid will.

Letters. The court document that gives an executor or administrator authority to act for the estate.

Payable-on-death (POD). A bank account that passes directly to a named beneficiary.

Probate. The court process for settling an estate.

Set-aside. A simpler Nevada court process for estates of $100,000 or less.

Small estate affidavit. A sworn statement that lets a person collect a small estate's property without probate.

Transfer-on-death (TOD). A designation that passes property, such as a vehicle, directly to a beneficiary.

Trust. A legal arrangement where a trustee holds property for others, often used to avoid probate.

Sources

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- Nevada Revised Statutes 146.080, affidavit for small estates (2025 edition, via law.justia.com).
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- U.S. Department of Veterans Affairs, National Cemetery Administration, “Burial Benefits” (cem.va.gov, updated February 20, 2026).
- Internal Revenue Service, “File the final income tax returns of a deceased person” (irs.gov, reviewed August 14, 2026), and Publication 559.
- 988 Suicide and Crisis Lifeline.

About This Book

When Someone Dies is part of a set of free plain-language guides from Trinfinity Enterprises. Phone numbers, fees and Nevada dollar limits were checked against official sources as of November 18, 2026. This book is general information, not legal, tax or financial advice. Laws, fees and limits change, so confirm them before you act, and see a Nevada attorney for advice about your own situation. If you find something that has changed or needs correcting, please write to andrew@trinfinityenterprises.com.