



Widows' Checklist

Time is a physician that heals every grief - Diphilus

Our Checklist

Thank you for visiting Widow Care. We know that becoming widowed whether due to a long illness or sudden death is at least for most of us, a traumatic and overwhelming experience.

Remember – you're most likely in shock over the death of your husband – and experiencing what is commonly referred to as a “widow's fog.” Some describe it as clawing their way through something similar to the material used on houses at Halloween to resemble spider webs. Many of our members report that they recall very little from the first year. One widow referred to widowhood as the closest thing to insanity.

We base our recommendations below on the experiences we have gathered from widows of various ages and backgrounds. While they are not all-inclusive, they will offer you some basic steps to take in the early stages of your widowhood.

What Not To Do

- **Don't be overwhelmed by this list.** It is a user-friendly list. Read one a day if that's all you can manage emotionally.
- **During at LEAST the first year:**
 - Don't put your house on the market.
 - Don't give away large sums of money to your children or charity.
 - Don't sell stocks or bonds.
 - Don't agree to move in with your adult child.
 - Don't date. (That's very subjective, but most widows have found it's good to wait — many don't even have any desire to date.)
 - Don't make ANY major decisions



What To Do

ASK PEOPLE FOR HELP

Friends, relatives, neighbors, fellow church/synagogue members, etc. They want to do something but may be



hesitant to reach out because they're afraid of saying or doing the wrong thing. Think about each person's strengths. For example, one widow knew that one of her friends was a good cook and asked if she could prepare a meal. Another widow never managed finances — her husband did it all — so she asked a close friend with a business background to help her weed through her husband's files of financial information.

INSURANCE

If you have a life insurance policy, contact your agent or company immediately. This will insure you have funds for funeral expenses. The funeral home

often will coordinate with the life insurance company. Check with your employer regarding whether you have a bereavement leave benefit available.

Check with your spouse's employer to verify whether there is a company sponsored life insurance policy in place for you, obtain the current



information regarding any applicable 401K accounts, and check the status of your health insurance if your family was covered by your spouse's employer. There may be a grace period when you will still have coverage, but you will want to find out the exact date that any changes in coverage will apply. If you have joint investment accounts or investment accounts held in your spouse's name these will need to be addressed. (Source: The Liz Logelin Foundation)

BANKING & CREDIT CARDS

Make a list of your spouse's credit cards, debit cards, expense accounts, and any other open account. Each institution needs to be notified of your spouse's death, and many will require a copy of the death certificate



to validate your request to close the account. Also, ask each company whether there is any applicable insurance that pays off the account in the event of a cardholder's death. Check auto loans, credit cards, and mortgages for this type of insurance. (Source: The Liz Logelin Foundation)

DEATH CERTIFICATE

Obtain at least 5-10 certified copies of the death certificate. Your bank, the Social Security Administration, etc. may require an original document. You will also need to carry a death certificate (and your child's birth certificate) with you if you are traveling overseas with a minor child. Be aware that you are charged a fee for each copy of the certificate that you order. Charges may vary from

\$10.00 to \$30.00, with copies costing the same or less.

Check with your state's website or refer to this link to view your individual state's information.

SOCIAL SECURITY

If you live in the US, notify your local Social Security Office (by calling 800-772-1213 or visiting their website) and have your spouse's social security number on hand. (Note: Be



advised that many widows were shocked to learn that there is a one-time death benefit to a surviving spouse of only \$255. Also, it's best to schedule an appointment at your local SSA office vs. just showing up. The wait time can be extraordinarily long and you may not even be seen that day.)

MEMBERSHIPS, SUBSCRIPTIONS & OTHER CANCELLATIONS

Cancel any recurring club or professional membership fees or annual magazine subscriptions that apply only to your spouse, and adjust any that applied to both of you. If you call these businesses make sure to explain your current situation as a

widow and ask if they will waive any additional fees due to your difficult situation.

Have someone help you sort through office files and paperwork. To avoid financial charges, locate your husband's calendar to look for outstanding appointments or upcoming trips that may need to be canceled. Did your husband have a home office and/or business website? Contact the website host and web designer.

SECURITY

If you live in a house, leave a small light on in the kitchen and bathroom and each evening, check all the windows and doors to make sure they are



locked. Have a friend who's mechanically capable check that all the doors and windows have functioning locks, including those in the basement.

If there are any handguns you don't want, call your local police or sheriff's department. An officer will come to your home and take them away for you. For safety reasons, the Fairfax County Virginia Police

Department recommends that you not bring handguns or ammunition to a police or sheriff's department. If you do choose to keep them, still call your local police to make sure that you are doing so responsibly and legally.

Be aware and cautious of any online, phone or door-to-door scams, or those with criminal intent of any kind. That goes for dating sites, too. Remember to trust your intuition. Gavin De Becker, author of *"The Gift of Fear: Survival Signals that Protect Us From Violence"* says:

"Intuition is always right in at least two important ways; it is always in response to something. It always has your best interest at heart."

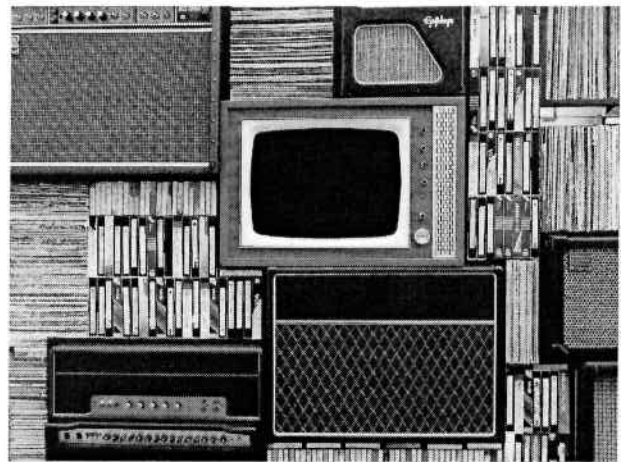
PASSWORDS & PINS

If you don't already know their whereabouts, ask someone you trust (friend, relative, accountant, etc.) to help you find your husband's passwords and PINS. If you can't find them, you may need to provide a copy of your husband's death certificate to banks, etc. Here is a great article on how to access a deceased loved one's online accounts.

What Else To Consider?

TV, RADIO and SOCIAL MEDIA

While background noise like the TV or radio can serve as companionship, it's best to avoid edgy or violent TV programs or songs that will depress you. One woman chose to watch only comedies.



With so many online support groups for widows, sites like Facebook can provide a refuge and a source of "companionship." You may even connect with another widow in your town. One widow in her late 50s connected with, and eventually befriended several widows around the same age who lived under an hour from her. (Note: Exercise caution and when meeting

someone for the first time, always do so in a public place where there are a lot of people.)

HOUSEHOLD HELP

Reach out to your church, synagogue or other faith community for tasks like grass-mowing or snow-shoveling. You don't have to be a member of that congregation.

There are congregations with social action committees looking for ways to give back to their community. (Note: Exercise caution when it comes to indoor help. Only have people you know well help you with those.)

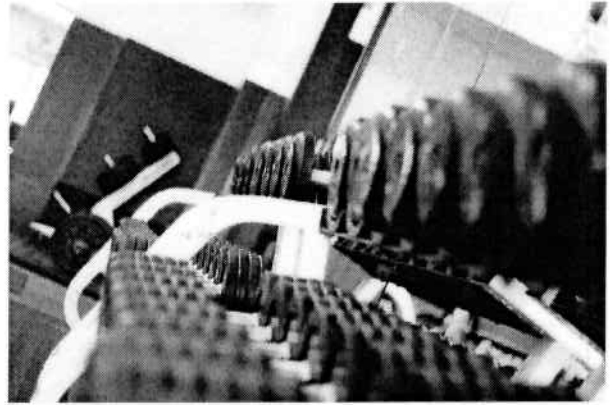


HEALTH, NUTRITION & EXERCISE

Take care of your health. While you may not feel up to cooking, be sure to eat healthfully. Tuna fish or egg salad, store-bought rotisserie chicken, or for the short

term, even healthful frozen entrees are good choices. There are dozens of free websites with easy, healthful recipes. Our own Widow Care Facebook page provides links as well.

Ask your primary care physician (PCP) if you should take any vitamin supplements. If you've neglected your health because of having been a



caregiver for an extended period of time, schedule a physical. Reach out to friends and neighbors to take walks. If you have a dog, consider increasing the number or frequency of daily walks. (Your pet no doubt also recognizes that something's wrong.) Read more about pets and grieving [here](#).

Don't fall victim to alcohol or drugs to lessen your emotional pain. If you're a smoker, resist smoking more cigarettes. Be aware of over or under-eating. Remember: Good self-care is always important, but even more so as you navigate through this difficult time.

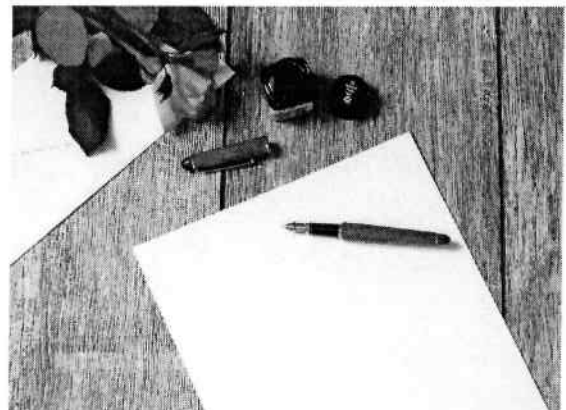
Instead:

- read a magazine

- call a friend or family member
- start a journal
- pet your dog
- read to your child/grandchild
- knit/crochet
- cook/bake
- exercise
- play a musical instrument
- get a manicure
- watch a comedy
- take a nap

THANK YOU NOTES

Keep a list of everyone who helps you, brings food, delivers groceries, makes a contribution in your husband's memory, etc.



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strong enough to begin writing thank you notes.

Don't allow the thought of writing thank you

notes overwhelm you. One of our widows had 125 thank you notes to write and wrote 5-10 a day. She said that she found it therapeutic. (Note: Your funeral home can provide you with thank you cards. Ask a friend or neighbor to buy you a few books of forever stamps.)

WIDOWS WITH CHILDREN

- Change your emergency contacts. Your children's school contact form may be emotionally difficult to change, but is critical.
- Inform your child's teacher and school counselor that your spouse has died.
- Keep an eye on the "pulse" of your children – you are all grieving and your kids may not know how to express grief. If you're concerned, call your local social service agency like Catholic Family Services, Jewish Family Services, etc. for counseling.



MEMENTOS

Some widows say that they forget what their husband's voice sounded like and wish they could hear it. Find your spouse's cell phone. You may want to save his voicemail message in another form in case it's deleted accidentally if the phone malfunctions or the service contract is terminated.



Summary

These are just some of the recommendations that those of us who have trudged along this rocky path want to share with you. Most importantly, "be still and know" that while you may be in abject pain and shock, these emotions will lessen over time.

Remember: "All things grow with time, except grief."



- Written By Leann Sherman, MSW, LGSW



Join our Facebook Group

If you are interested in connecting with other widows, we encourage you to sign up for our private Facebook group. We intend it to be a secure place where widows can:

- Share their thoughts and feelings in a safe, private environment
- Connect with other widows (including in their own geographic area)

[Join Our Group](#)