# The Executor's First 72 Hours

A calm, ordered checklist for the person handling a loved one's affairs in the first three days.

When someone dies, the person in charge is usually grieving, sleep-deprived, and being asked a dozen questions at once. This checklist puts the first 72 hours in the right order. Do these in sequence; almost everything else can wait a week.

## Hours 0-6: Secure and notify

- [ ] Confirm the death is officially pronounced (hospital, hospice, or - at home - call 911 or the non-emergency line so a professional can make the pronouncement).
- [ ] Notify immediate family. Keep a written list of who has been told, and when.
- [ ] Secure the home: lock up, bring in mail and packages, arrange care for pets, and note anything perishable or time-sensitive.
- [ ] Locate any written final-wishes notes (funeral preferences, organ donation, burial/cremation wishes) - check the refrigerator door, a home safe, and any 'in case of emergency' folder.
- [ ] If the deceased was an organ/tissue donor, tell the hospital or procurement organization immediately - timing matters here and nowhere else on this list.

## Hours 6-24: Set the machinery in motion

- [ ] Choose the funeral home (if not pre-arranged) and start arrangements; ask about veteran or pre-paid plan benefits if applicable.
- [ ] Order certified death certificates through the funeral home - order more than you think you need (10-15 is common; banks, insurers, and agencies each want one).
- [ ] Notify the deceased's employer (or pension/benefits office) and ask about life insurance, final pay, and benefits deadlines.
- [ ] Find the will and any trust documents. Common places: home safe, attorney's office, county probate court, safe-deposit box. Do not distribute copies widely yet.
- [ ] Start a single notebook or folder: every call, name, date, and reference number goes here. You will thank yourself in week three.

## Hours 24-72: Protect the estate

- [ ] Notify the Social Security Administration (the funeral home often reports this - confirm). Ask about the one-time death benefit and survivor benefits.
- [ ] Redirect mail: file a change of address or hold at the post office so statements and bills come to you, not an empty house.
- [ ] Notify banks and credit card issuers of the death to freeze individual accounts against fraud. Do NOT close joint accounts or pay individual debts yet - talk to the estate attorney first.
- [ ] Contact the homeowner's/renter's and auto insurers. An unoccupied home can void coverage if the insurer is not notified within a set window (often 30-60 days).
- [ ] Secure vehicles, valuables, firearms, and medications. Photograph rooms before anything is moved or given away.
- [ ] Post a brief death notice/obituary only when family agrees on wording. Avoid listing birth date, address, and maiden names - obituaries are a known identity-theft source.

## What can wait (say this out loud to family)

Cleaning out closets, dividing belongings, selling a car or house, and paying the deceased's individual credit-card bills can almost always wait until probate counsel is involved. Nothing in the first 72 hours is improved by rushing those decisions, and several get worse.

> *Why this checklist exists: in most families, none of this information is written down in one place - so the hardest week of someone's life starts with a scavenger hunt. The full 'When I'm Gone' organizer (fillable + printable, with this playbook expanded to the first week and first month, plus replace-a-page update sheets) exists so your family never has to guess. If you are the one organizing, start with page one: Who To Call.*

This organizer is an administrative record-keeping tool. It is not a will, trust, or other legal document, and it is not legal, financial, tax, or medical advice. Beneficiary designations, account titles, and your actual legal documents control what happens to your property - this organizer simply helps the people you trust find everything and act quickly. Have an attorney in your state prepare or review your legal documents.