



What To Do When A Family Member Dies With No Will & No Plans

Planning & Dealing With A Loved One's Death, Funeral, and Burial When Caught By Surprise

A CarePlanIt Emergency Field Guide

Table Of Contents

| | |
|--|-----------|
| Table Of Contents | 2 |
| Things To Consider After The Death Of A Loved One | 6 |
| <i>Introduction</i> | 6 |
| <i>CarePlanIt Approach</i> | 6 |
| <i>Don't Panic</i> | 7 |
| <i>Three Life Lines</i> | 7 |
| <i>Breathe, Pray, Meditate</i> | 7 |
| <i>Read This or Another Guide</i> | 7 |
| <i>For A Religious Deceased</i> | 8 |
| <i>If The Deceased Passes In a Hospital</i> | 8 |
| End of Life Chores – After Death | 9 |
| <i>Body Issues & Funeral Options</i> | 9 |
| Body Issues – Right After Death | 10 |
| Certificate of Death | 10 |
| Burial or Cremation | 10 |
| Traditional Burial | 11 |
| Direct Cremation | 11 |
| The Burial Process | 12 |
| Types of Services - Overview | 12 |
| Different Types of Services | 13 |
| Traditional Funeral | 13 |
| Graveside | 13 |
| Viewing | 13 |
| Wake | 13 |
| Memorial | 14 |
| Celebration of Life | 14 |
| Direct Burial | 14 |
| Direct Cremation | 14 |
| Scattering Ceremony | 14 |
| Miscellaneous Issues | 14 |
| Open caskets versus closed caskets | 14 |
| Burial with a body or ashes | 15 |
| Costs of Different Types of Funerals | 15 |
| Facility Use & Staff Costs | 15 |
| Preparation & Transportation of the Body | 16 |

| | |
|--|------------------|
| Placing The Body To Rest..... | 17 |
| Telling The Deceased's Story..... | 18 |
| Cremation Related Costs..... | 18 |
| Estate Planning & Finances – After Death | 19 |
| <i>Find Plans & Assets</i> | <i>20</i> |
| <i>Identify Assets – Describe In Detail.....</i> | <i>21</i> |
| Working With Financial Institutions | 23 |
| Will Financial Institutions Tell Me About Beneficiaries? | 23 |
| Getting Financial Institutions To Help | 23 |
| What Happens In The Real World | 23 |
| Sample Bank / Brokerage Account Titles | 24 |
| Non-Probate Asset & Property Transfers..... | 25 |
| <i>Classify</i> | <i>26</i> |
| <i>Organize</i> | <i>27</i> |
| Probate..... | 29 |
| <i>Standard Probate</i> | <i>29</i> |
| 1. Petition for Probate | 29 |
| 2. Probate Bond | 29 |
| 3. Notice to Creditors..... | 29 |
| 4. Identifying Assets or Taking Inventory | 29 |
| 5. Pay Estate Taxes..... | 29 |
| 6. Final Petition For Distribution | 29 |
| Miscellaneous..... | 30 |
| Why People Try To Avoid Probate | 30 |
| <i>Probate Shortcuts.....</i> | <i>30</i> |
| Simplified or Summary Probate..... | 30 |
| Simplified or summary probate involves the following: | 31 |
| Small Estate Affidavit..... | 31 |
| Small Estate Affidavits involve the following:..... | 31 |
| <i>Can Your Debts at Death Be Passed To Others?</i> | <i>32</i> |
| By Title..... | 32 |
| By Community Property | 32 |
| By Co-Signing | 32 |
| By Asset Type..... | 32 |
| Mortgages, Home Loans & Home Equity Loans..... | 32 |
| Credit Card Debt | 32 |
| Car Loans | 33 |
| Student Loans | 33 |
| What Assets Can't Creditors Take..... | 33 |

| | |
|--|----|
| <i>No Will – Intestate Succession</i> | 33 |
| Verifying You’re an Heir To A Probate Court | 34 |
| Family Communication | 35 |
| <i>Deciding Between Cremation & Burial</i> | 35 |
| Family Customs & Traditions..... | 35 |
| Religion | 35 |
| Resources | 35 |
| Convenience | 36 |
| <i>Benefits of Burial and Cremation</i> | 36 |
| Benefits of Cremation | 36 |
| Benefits of Burial | 37 |
| <i>Who or What Is Driving the Process?</i> | 37 |
| Family Member | 37 |
| Incapacitated Key Family Member..... | 37 |
| Deceased | 37 |
| Religion | 37 |
| Poverty | 37 |
| Best Practice Suggestions When Deceased Did Not Prepay For Funeral & Burial | 38 |
| <i>Scenarios Generally</i> | 39 |
| Scenario # 1 – Plans, Resources & Religion..... | 40 |
| Scenario # 2 – Plans & Resources | 40 |
| Scenario # 3 – Plans | 40 |
| Scenario # 4 – Resources & Religion | 41 |
| Scenario # 5 – Resources | 41 |
| Scenario # 6 – Religion | 41 |
| Scenario # 7 – Nothing (Indigent)..... | 41 |
| Scenario # 8 – Plans & Religion | 41 |
| <i>Seeking Help With Funerals</i> | 42 |
| Help Categories..... | 42 |
| Best Way To Seek Help | 42 |
| Financial Offer..... | 42 |
| Help With Information For A Memorial/Obituary: | 43 |
| Funeral Planning Help: | 43 |
| Funeral Management:..... | 43 |
| Best Way To Ask For Help | 43 |
| Step 1: Make a list of tasks (needs) | 43 |
| Step 2: Make a list of helpers..... | 43 |
| Step 3: Match helpers to tasks | 43 |

| | |
|---|-----------|
| Obituary | 43 |
| Difference Between Death Notice & Obituary | 44 |
| Basic Death Notice (aka Announcement) | 44 |
| Example | 44 |
| Basic Obituary | 45 |
| Example | 45 |
| Eulogy | 45 |
| Example | 46 |
| Funeral/Memorial | 47 |
| General Information | 47 |
| The Basic Steps To Follow When Planning For A Funeral | 47 |

Things To Consider After The Death Of A Loved One

No one ever told me that grief felt so like fear... At other times it feels like being mildly drunk, or concussed. There is a sort of invisible blanket between the world and me. I find it hard to take in what anyone says... It doesn't seem worth starting anything.

C.S. Lewis

Introduction

Carmen and I wrote this guide after a friend from Florida called and said, “I just found my father dead.”

He found his seventy-eight-year-old father in his Texas home. He had only spent a few weeks there over the years during holidays and didn't know anyone. He had no other relatives.

We immediately asked, “Did your Dad have an estate plan, a lawyer, or a caregiver?”

“No, he had nothing. No plans, no lawyer, no caregiver, nothing.”

Carmen and I were sympathetic. Our friend was in shock and confused. We helped as best we could, but we quickly realized that we needed an emergency guide covering all the issues our friend was going to deal with over the next few months.

CarePlanIt Approach

Carmen and I spent over a decade studying aging and how seniors and their families manage age-related issues. We created CarePlanIt to help seniors and their families deal with these issues.

At CarePlanIt we discovered all age-related questions fall into five areas: health, finance, housing, family communication, and end-of-life chores. Our program helps seniors and their families address senior-related issues.

If the deceased followed our program (or made any plans related to their death), they have explained these to you, another family member or a trustee (a person designated to carry out the deceased wants, in this case, after their death). Contact that person immediately. They know what to do.

However, some seniors and their families simply neglect talking about aging issues. They don't plan for what to do after they die. This happens for lots of reasons. We discuss these at CarePlanIt.com. But that won't help you now. That's why we created this emergency guide.

Carmen and I prepared the information below for those who find a loved one deceased and without plans. It's an emergency guide for family members who want or have to deal with a family member after death issues.

If your loved one has some plans, but they don't seem thorough, the information below will also be of help.

Don't Panic

Read the information in this guide. It will make you knowledgeable about your options. But keep in mind that help is available. The three lifelines below can quickly get you support. They can provide immediate advice, direction, and services.

Three Life Lines

Social Workers: If the passing happened in a hospital or under hospice, ask to speak to their social worker knowledgeable in end-of-life issues. They'll have lists of funeral home directors, crematoriums, counselors, religious cemeteries, and religious leaders willing to help.

Religious Leaders: If you or the deceased is religious, call the local priest or pastor. It doesn't matter if you're from a different city or that the deceased hasn't recently been to Church. You can look up the name of a local Church or Synagogue and call. Explain your situation; in most cases, they will help or refer you to someone that can.

Local Funeral Directors: Call a local funeral director and ask for help. That's what they do.

Breathe, Pray, Meditate

Most people experience stress, anxiety, and trauma after a loved one's death. For many, it leads to confusion and paralysis. Even for the most emotionally stout, we're likely to lose focus and have memory lapses. It's called brain fog.

Sometimes you're called to take responsibility for a family member you didn't love. Perhaps an estranged parent or alcoholic sibling. The situation is similar, but your grief may be rooted more in anger and frustration.

You'd think recognizing our pain, loss or frustration triggers an empathetic response that we can use to focus our energies. This seldom happens.

Breathe, pray, meditate.

It's essential to recognize the passing and allow the immediacy to roll over you. You need to breathe, pray, and meditate. Spend an hour of quiet time. This can help minimize, or anticipate, the emotional pain you'll be facing. If you're religious, read your religion's prayer for the dead.

A little bit of time will allow you a better chance at rationally and calmly addressing the bureaucratic things you need to do over the next few weeks. Also, catch yourself. Your loved one's family and friends are all grieving. If you're a Type A (take charge kind of person) be careful about creating stress on those around you and those you may ask for help. Likewise, if you're not good with organization and details, be cautious that you don't send people in circles or ask them to complete unnecessary tasks.

Read This or Another Guide

Read this entire guide and place two notations in the margin. (1) "Help" for all areas you don't understand or think you may need assistance with to complete. (2) "Names or initials" of family and friends that immediately come to mind to provide that help.

For example, you may ask your sibling, who works for the county, to help get a Death Certificate. Or you may ask your brother-in-law who lives nearby and buried his mother a few years ago to recommend a funeral home. Note names in the margin next to the tasks where you think you can get (or need) help.

For A Religious Deceased

If the deceased was a member of a religion or belonged to a religious organization, call that organization. Ask what they offer to support you and the deceased. If their offer of support makes sense, use it.

Religions have long histories and experience supporting families during these stressful times. They specialize in marriages, births, and deaths; and deaths are of particular importance because they represent a transitional stage at the center of religions.

For religions, death represents a significant family and community event. Families are at their most vulnerable, and communities are looking for a communal way to mourn. During this time, religions are committed to helping the deceased's family, their congregates families, and their community's families. Death impacts all of us.

NOTE: Whenever your loved one is alive and is religious, call their Church or Temple and ask what to do. There are often last rights, religious rituals, and traditions that can lend comfort to the dying.

If The Deceased Passes In a Hospital

Most people pass in a hospital. Hospitals have religious leaders and social workers that specialize in end-of-life issues. If the hospital has not already assigned you a social worker, ask for one immediately. They have experience in guiding you through these difficult times.

NOTE: If your loved one is religious, ask the hospital for a religious leader. Even a leader of a different faith will be eager to provide guidance and support. It's what they do.

End of Life Chores – After Death

CarePlanIt identifies “end of life chores” (EOLC) as a Master Technique of Aging. EOLC’s include things like selecting your preferences concerning burial or cremation, religious or non-religious services, funeral planning (caskets, urns, cemetery plots, etc.), and estate planning (wills, trusts, etc.). If the deceased didn’t do their EOLCs, you or the government will.

Neglected EOLCs turn into body and finance issues. We’ll deal with these issues in this Section. Body issues include: dealing with the body, certificate of death, burial or cremation, types of funeral services, and costs. Finance issues include identifying deceased assets, working with financial institutions, and probate court.

Body Issues & Funeral Options

Actions needed relating to the deceased body.

| Major Issue / Description | Importance |
|--|---|
| Remove The Body <i>Body removed from household, hospital, nursing home, or hospice.</i> | Keeps body from decaying, spreading disease, and preserves the body for other purposes (e.g., open casket, organ donation, etc.) |
| Certificate of Death <i>Proper declaration of death & completed Certificate of Death</i> | Needed for insurance benefits, executing wills and trusts, settling estates, dealing with financial institutions, and dealing with government entities |
| Burial or Cremation <i>Choosing the right option</i> | Resolves how the deceased wanted their body handled and managed after death |
| Types of Services <i>Options: different types of services</i> | Memorializes the deceased. There are many options from traditional religious services with a burial (with a body, or the ashes from cremation) to a celebration of life with cremation. |
| Costs & Categories <i>Costs of various options</i> | Funeral homes, cemeteries, burials, direct cremation ... what are the options, and what are the costs. |

Body Issues – Right After Death

A deceased body is quickly removed from the place of death and taken to a location where the body can be stored appropriately. This prevents decay and can preserve the body for funeral services. Each State regulates who can declare death and complete a Certificate of Death. You must contact the proper authorities after a death so that a Certificate of Death is correctly completed.

All you need to know is to call the proper authorities. Call the hospice provider if the deceased was on hospice. Otherwise, call 911.

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