

# The first ninety days

*What has to be handled after a death, a separation, or a release, in the order it has to be handled.*

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## Produces

A dated list of what to do this week, what can wait a month, and what can wait three.

## Time

Thirty minutes to read, then a few minutes a day

## Asks of you

Nothing. This sheet is yours. It never comes back to us.

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A man who has just been handed a pile of things to sort out and does not know which one comes first. Pick the track that fits. Ignore the other two.

Practical information, not legal, financial, or medical advice. Rules differ by state. Where a step says ask, it means ask the office that handles it, and write down who you spoke to.

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## How to use it

- 1 Pick the track that fits. If more than one fits, start with the one that has the nearest deadline.
  - 2 Do the first list only. Ignore the later ones until this week is done.
  - 3 Cross things off. Do not rewrite the list. A crossed out line is proof of work.
  - 4 Every time you call an office, write down a name, a reference number, and a date. The ask sheet is built for that.
  - 5 If a step does not apply to you, strike it out and move on.
  - 6 If something on the list cannot be done yet, write the date you will try again next to it.
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## The tracks

After a death

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# After a death

## This week

- ☐ Call a funeral home if no one has yet. They collect the body and usually order the death certificates.
- ☐ Order more certified death certificates than you think you need. Ten is common. Banks, insurers, and agencies each want one.
- ☐ Secure the home and the car. Lock up, collect the keys, bring the mail in.
- ☐ If they worked, tell the employer. Ask about final pay, life insurance through work, and benefits.
- ☐ Look for a will and any written funeral wishes. Do not give anything away yet.
- ☐ Start a list of who you have told, so you only do it once.

## Weeks one and two

- ☐ Check that Social Security has been told. The funeral home often does it. Ask them.
- ☐ Find out who the executor is. If there is no will, the probate court in their county can tell you what happens next.
- ☐ Call each life insurer. Each one needs a claim form and a death certificate.
- ☐ Tell the bank. Do not close a joint account until you know which bills are paid from it.
- ☐ Keep the essential bills paid so nothing lapses: rent or mortgage, utilities, insurance.

## The first month

- ☐ List every account: bank, cards, loans, utilities, phone, subscriptions, email, social media.
- ☐ Cancel or transfer the phone, streaming, and memberships. Ask for refunds on prepaid months.
- ☐ Sort the car: the title, the insurance, and who drives it now.
- ☐ Ask the three credit bureaus to flag the file as deceased. It cuts down identity theft.
- ☐ If the house will be empty, forward the mail.

## Months two and three

- ☐ Do not make a big decision about the house unless something forces it.
- ☐ A final tax return is due for the year of death. A tax preparer can tell you what applies.
- ☐ Close accounts as the executor gets the authority to do it.
- ☐ Keep one folder for every letter and reference number. The ask sheet helps.

# After a separation

## This week

- ☐ Decide where you are sleeping for the next thirty nights. Not forever. Thirty nights.
- ☐ Take your documents or copies of them: ID, passport, birth certificate, Social Security card, tax returns, pay stubs.
- ☐ Do not empty joint accounts. Talk to a family law attorney before moving shared money.
- ☐ Change the passwords on your email, phone, and banking. Turn off location sharing you no longer want.
- ☐ If there are children, write down the plan for the next two weeks, even an informal one, and keep to it.

## Weeks one and two

- ☐ Book one consultation with a family law attorney, even if it feels amicable. If money is tight, look up legal aid in your county.
- ☐ List the shared bills and who pays each one until it is settled.
- ☐ Update your mailing address with the post office.
- ☐ Tell your employer only what they need, if anything: a new address or emergency contact.

## The first month

- ☐ Change your emergency contact everywhere: work, doctor, school.
- ☐ Check the beneficiaries on life insurance and retirement accounts. Some cannot be changed while a divorce is pending, so ask first.
- ☐ Phone plan, car insurance, health insurance: whose name is on each, and what has to change.
- ☐ Write a plain monthly budget for one household.

## Months two and three

- ☐ If you were on a spouse's health plan, find the date it ends. Losing coverage lets you buy your own outside the usual window.
- ☐ Keep a written record of payments between households and any agreed changes.
- ☐ Pick one day a week for the admin, so it stops leaking into every day.

# After a release

## This week

- ☐ Report to your parole or probation officer by the time you were given. Write down their name, number, and your next date.
- ☐ Keep your release paperwork somewhere safe. You will be asked for it.
- ☐ Know where you are sleeping for the next thirty nights, and the rules if it is transitional housing.
- ☐ Get a phone. Prepaid is fine. Write your number down.
- ☐ If you left with a prescription, note the date it runs out and find a clinic before then.

## Weeks one and two

- ☐ Get a state ID from the DMV. You may need your birth certificate and Social Security card first.
- ☐ Replace your Social Security card if you need to. It can be done at an office or online.
- ☐ Apply for food assistance and health coverage. In most states you can apply straight away.
- ☐ Open a bank account. Some banks offer second chance accounts.

## The first month

- ☐ Ask your officer or a re-entry program which employers hire people with records.
- ☐ Mention the Work Opportunity Tax Credit to employers. It gives them a reason to hire you.
- ☐ Keep every appointment in one place: one calendar, one notebook.
- ☐ Find out whether and when you could have your record sealed or expunged.

## Months two and three

- ☐ If you have a child support order, ask the agency whether it can be reviewed.
- ☐ Check whether your voting rights are restored. It differs by state.
- ☐ Fill in who is still there: the people you could call, written down before you need them.