



WHEN HE'S GONE

A COMPANION WORKBOOK

A Playbook for the First 30 Days

TONE: Gentle. Steady. Actionable. Never overwhelming.

HOW TO USE THIS

- Deliver this **immediately after a loss** or during any high-risk period of transition.
- Walk through it **page by page** with a client over multiple meetings or calls.
- Pair with a “trusted contact” – often an adult child or sibling – to support her through the steps.
- Use it as the foundation for a **widow’s financial support offering**.

SECTION 1: First 48–72 Hours

Initial action steps in the most fragile window of time.

- Locate the will, trust, and estate documents
- Notify the funeral home, priest, pastor, or coordinator
- Order 10–15 copies of the death certificate
- Notify close family members or trusted contacts
- Contact the family's financial advisor
- Secure all financial and legal documents
- Secure access to key digital devices (phones, tablets, computers)
- Remove access from joint social accounts (if necessary)
- Consider who needs to help – and who doesn't
- Give yourself permission to pause

Pro Tip: *Don't feel pressure to make big decisions. Most can wait.*

SECTION 2: Week One – Stabilize

Take early control of finances, documentation, and communication.

- Notify the Social Security Administration
- Contact insurance providers (life, health, property, auto)
- Begin gathering policies and beneficiary information
- Identify recurring automatic payments and pause non-essentials
- Contact the employer or former employer (benefits, retirement plans)
- Begin organizing key documents into a master file or binder
- Confirm status of healthcare, prescriptions, and coverage for survivor
- Begin a written list of who you've notified and what's pending
- Lean on your advisor – you're not meant to do this alone

SECTION 3: Week Two – Assess

Evaluate what's coming in, what's going out, and what's at risk.

- Confirm income sources:
 - o Life insurance
 - o Annuities
 - o Social Security
 - o Pension
- Build a full list of household expenses
- Identify expenses to reduce or pause
- Create a basic cash flow overview (in vs. out)
- Begin a master list of known assets:
 - o Bank accounts
 - o Investment portfolios
 - o Retirement accounts
 - o Real estate and vehicles
 - o Business interests
- Evaluate financial risk areas (debt, cash availability, liquidity needs)
- Request or prepare a snapshot financial overview with your advisor

SECTION 4: Week Three – Organize & Prioritize

Sort what's urgent vs. what can wait. Begin reclaiming order.

- List everything you've done – and what's still left
- Prioritize immediate vs. non-immediate decisions
- Create a folder or digital file for estate/probate paperwork
- Meet with your estate attorney to review next steps
- Update your own account beneficiaries
- Begin updating legal ownership on joint assets
- Confirm status of credit cards, loans, mortgage, or debts
- Start updating personal documentation (e.g. driver's license, tax records)
- Consider assigning a family member to help track progress

SECTION 5: Week Four – Build Forward

Begin making decisions that shape the future.

- Review your own estate plan with your advisor
- Create a new monthly budget based on updated income and expenses
- Set a meeting cadence with your financial advisor for the next 6–12 months
- Make a list of your “new team” – attorney, advisor, tax pro, friend
- Begin thinking about future decisions:
 - o Downsizing
 - o Travel
 - o Charitable giving
 - o Inheritance conversations
- Revisit your personal goals:
 - o Do you want to stay where you are?
 - o What would bring peace, confidence, or purpose again?