



The Tomorrow File

FREE GUIDE

The First 72 Hours & Key Deadlines

What to do first after a loved one dies, in order, with links to official sources.

How to use this guide. You don't have to do everything today. Start with the deadlines, then follow the steps in order. Check the box when a step is done.

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Key deadlines at a glance

These deadlines come from **official sources**. Some apply only in certain situations. Keep this page where the family can see it.

What	Deadline	Official source
Social Security \$255 lump-sum death payment	Apply within 2 years of the death	SSA
Social Security survivor benefits	Contact SSA promptly . Survivor benefits can cover up to 6 months before the month you apply	SSA Handbook §1513
VA burial allowance (eligible veterans)	Generally within 2 years after burial (non-service-connected death); some cases have no limit	VA
Final federal income tax return	Generally April 15 of the year after the death	IRS Pub. 559
Federal estate tax return, Form 706 (larger estates only)	9 months after the death (6-month extension with Form 4768)	IRS Form 706 instructions
Disputing a debt with a collector	In writing within 30 days of the validation notice	CFPB
Microsoft (Outlook.com / OneDrive) with no legacy plan	Accounts are frozen after 1 year , and files are deleted soon after	Microsoft
State court and probate deadlines	Vary by state. Find the court early and write the dates down	USA.gov: Courts

Our state / county:

Probate court (name / phone / website):

Court dates or deadlines we were told:



The first hours

Start here. Go step by step.

If it's an emergency, call 911 and follow the call-taker's instructions. An emergency is any situation that needs police, fire, or an ambulance right away. [911.gov](https://www.911.gov)

- ☐ **1. If your loved one was in hospice**, call the hospice team. A plan for what happens after death is usually already in place.
Official source: [NIA](#)
- ☐ **2. If the death was expected at home without hospice**, talk with the doctor, the local medical examiner or coroner, the local health department, or a funeral home about how to proceed.
Official source: [NIA](#)
- ☐ **3. The death must be officially pronounced** as soon as possible by someone with authority, such as a doctor or hospice nurse. Their paperwork is needed for the death certificate.
Official source: [NIA](#)
- ☐ **4. Take a moment.** If someone dies at home, there is no need to move the body right away. Take the time you need for family, prayer, or religious or cultural customs.
Official source: [NIA](#)
- ☐ **5. Care for people and pets first.** Make sure children, dependents, and pets are looked after.

The first 1–3 days

- ☐ **6. Gather the person's records:** key contacts, where documents are kept, and their wishes.
- ☐ **7. Choose a funeral home and know your rights.** Under the FTC Funeral Rule you can get prices by phone, receive a written General Price List, buy only what you want, and use a casket or urn bought elsewhere without a handling fee. No state law requires routine embalming, though some situations or providers may require preservation. *Veteran?* Ask about burial benefits and military honors.
Official source: [FTC Funeral Rule](#) · [VA](#)
- ☐ **8. Give the funeral home the person's Social Security number.** Funeral homes generally report the death to Social Security, and SSA notifies Medicare. If no funeral home is involved, call SSA at **1-800-772-1213** (TTY 1-800-325-0778).
Official source: [SSA](#) · [Medicare](#)

- ☐ **9. Order certified death certificates.** Copies come from the vital records office of the state where the death occurred, and only certain people can order them (rules vary by state). Ask how many copies you're likely to need and whether a plain copy is accepted.
Official source: [USA.gov](#) · [CDC: state offices](#)
- ☐ **10. Secure the home, car, and mail.** To *forward* the mail, the Post Office requires in-person proof that you are the appointed executor or administrator; a death certificate alone isn't enough.
Official source: [USPS](#)
- ☐ **11. Wait before moving any money.** A power of attorney ends at death. A co-owner, named beneficiary, or trustee may have separate rights, so ask the bank or firm what applies before moving any money.
Official source: [CFPB](#) · [FINRA](#)
- ☐ **12. Ask before spending a Social Security deposit.** Benefits are paid the month after they're due, and SSI follows different rules. A deposit after the death may have to be returned. Ask SSA and the bank before sending anything back.
Official source: [USA.gov](#)
- ☐ **13. Keep the obituary short.** Leave out the birth date, address, and other identifying details.
Official source: [IRS: identity theft](#)

What can wait until next week: closing accounts, benefit claims, taxes, and digital accounts. But check the **deadlines page** now so nothing urgent slips through the cracks.



The Tomorrow File

Get everything in order before it's needed

The Tomorrow File is one fillable PDF in three parts:

The Organizer: 17 sections for key people, documents, health, bank and retirement accounts, insurance, property, debts, bills, digital life, pets, and final wishes. No passwords on paper: it shows you how to set up the official legacy tools from Apple, Google, and Microsoft.

The Family Guide: what to do, in order, from the first hours to the following months, with official sources linked throughout, common mistakes to avoid, and a directory of official court websites for all 50 states and DC.

Scripts, letters, and trackers: a phone script, letters for banks, insurers, employers, credit bureaus, and utilities, and a pre-filled list of who to notify.

Learn more: tomorrowfile.digitaltradems.com

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