



GREEN FINANCIAL
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Checklist for Widows

Losing your spouse can be one of the most difficult emotional situations you could experience – and unfortunately it has financial implications that must be addressed, even amidst the grieving process. We are more than happy to serve as your partner through this process so that we can take as much of the logistical burden off of you as possible. Please use this checklist as a jumping off point to know what needs to be done, but call us with any questions or if you'd just like to speak with a real person.

Strategic Partners To Consider Engaging

- Grief or Family Counselor
- Estate Attorney
- Tax Advisor
- Appraiser
- Health & Wellness Specialists

Important Information to Gather:

- Wills & Trusts
- Death Certificate (make 10-20 copies)
- Marriage Certificate
- Deceased Spouse's Birth Certificate
- Health Insurance Policy
- Safe Deposit Box Access
- Details of Assets & Debts (Financial & Physical)
 - Insurance Policies
 - Property Deeds
 - Financial Accounts & Statements
 - Auto Titles
 - Retirement Plans
- Tax Returns
- Bills (Mail & Electronic, including Email)
- Important Contacts & Trusted Advisors
- Phones & Devices
- Social Security Survivor Benefits Details

Who To Contact

- Social Security Office
- Your Spouse's Employer
- Your Spouse's Former Employers
- Your Employer
- Estate Executor & Estate Attorney
- Tax Advisor
- Financial Advisor

Action To Take

- Don't forget to breathe
- Cancel all credit cards in your spouse's name
- Review health care coverage (discontinuing it for your deceased partner)
- Change the registration on any bills in your spouse's name to yours and set on autopay
- Update beneficiaries, tax withholding and other information
- Close or update joint accounts
- Create a new budget
- Visualize the future and put one foot in front of the other

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Checklist for Divorcees

Becoming suddenly single, whether expected or unexpected, is a highly complex emotional and financial situation. If you are preparing for, in the midst of or have just gone through a divorce, we would be glad to serve as a thought partner and resource through the process so that we can take as much of the logistical burden off of you as possible. This checklist can serve as a helpful foundation for you to understand potential next steps, but please give us a call to discuss your unique situation – and how we can help – in more depth.

Strategic Partners To Consider Engaging

- Grief Counselor
- Family or Youth Counselor
- Divorce Attorney
- Tax Attorney
- Financial Advisor

Preparing For A Divorce

- Obtain legal counsel specializing in divorce
- Obtain copies of marriage/divorce paperwork (pre/postnuptial agreements or court orders)
- Collect:
 - Family Birth Certificates & Social Security Numbers
 - Personal & Business Tax Returns
 - Employment Records
- Find Financial & Legal Account Documents for:
 - Credit Cards
 - Automobile & Property Titles
 - Assets & Debts (Business & Personal Loans)
 - Insurance
 - Mortgages
 - Investment & Retirement Accounts
 - Wills
- Change Passwords & Turn Off Cloud Sharing
- Open a P.O. Box
- Consider a new Bank Account or Credit Card
- Make a timeline of important events

During A Divorce

- Keep a journal
- Avoid social media
- Re-evaluate your job situation
- Leverage your team of trusted professionals
- Prioritize self-care and focus on loved ones

After A Divorce

- Keep hard and electronic copies of your final divorce decree
- Make changes accordingly:
 - Update names on titles and insurance policies to all property and automobiles
 - Remove your name from any debts that are no longer your responsibility
 - Close shared accounts, making sure there are no outstanding payments that need to clear (and open new accounts for yourself)
 - Update auto-bills to the appropriate accounts
- Update your name and address on all accounts and recurring bills
- Create a budget for your new lifestyle
- Update or create new retirement and estate plans
- Update beneficiary information on all life insurance and retirement accounts
- Obtain health insurance (if applicable)

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