

Widow's Money Checklist Worksheet + 30/90/365 Calendar

Free printable companion to *The Widow's Money Checklist* (2026 Edition)

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How to use this download. Start with the 30-day checklist and check off what is already done. Keep the worksheets in one folder with your death certificates and the call log. Chapter numbers in parentheses refer to the book, which explains every item, with sources.

Figures and deadlines are 2026 federal rules as of October 2026 and can change. State rules, plan documents and policies may set other deadlines. Examples and explanations are in the book, not here.

Important: This worksheet is for educational purposes only and is not individualized investment, tax or legal advice. Filling it in does not create an advisory relationship. It does not guarantee any tax or financial result; confirm your decisions with your attorney, tax professional or financial advisor. The author and LPL Financial do not provide tax or legal advice.

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Checklist: The first 30 days

- ☐ Ask a trusted friend or family member to help with calls and paperwork (Chapter 1).
- ☐ Order certified copies of the death certificate; ask the funeral home how many (Chapter 2).
- ☐ Gather the key documents: will, insurance policies, account statements, marriage certificate, Social Security numbers (Chapter 2).
- ☐ Start the call log (Worksheet 2) and the contacts and claims tracker (Worksheet 1).
- ☐ Contact Social Security about survivor benefits for yourself and any children; ask about the \$255 lump-sum death payment (Chapter 4).
- ☐ If a Social Security payment arrives for the month of death, do not spend it; ask Social Security how to return it (Chapter 4).
- ☐ Make sure you can pay essential bills; list automatic payments (Chapter 3, Worksheet 10).
- ☐ Tell your spouse's employer, if he or she was working; ask about final pay and benefits (Chapter 5).
- ☐ Check your health insurance; note any COBRA or Special Enrollment deadlines (Chapter 8).
- ☐ Secure the home, the car, mail and important papers.
- ☐ Hold off on paying debts in your spouse's name alone until you talk with the estate's attorney (Chapter 3).
- ☐ Do not make major decisions such as selling the house or investing large sums (Chapter 1).

Checklist: Days 31 to 90

- ☐ File life insurance claims; take time choosing a payout option (Chapter 5).
- ☐ Contact pension plans about survivor benefits (Chapter 5).
- ☐ Make beneficiary claims on IRAs, 401(k)s, annuities and POD/TOD accounts (Chapter 6, Worksheet 4).
- ☐ Before signing any retirement account claim form, read Chapter 7 and fill in Worksheet 5.
- ☐ Ask whether your spouse's year-of-death RMD was fully taken (Chapter 7).
- ☐ Meet with an estate attorney if probate may be needed; decide who will be personal representative (Chapter 6).

- ☐ Get an EIN for the estate and file Form 56, if you are the personal representative and your attorney or tax professional advises it (Chapter 6).
- ☐ Complete the account and asset inventory (Worksheet 3).
- ☐ Ask each financial firm for date-of-death values (Chapter 11, Worksheet 9).
- ☐ Decide on health coverage: COBRA, Marketplace, Medicare or other (Chapter 8).
- ☐ If you are on Medicare and your income will drop, ask about Form SSA-44 (Chapter 8).
- ☐ Draft a one-income budget (Chapter 13, Worksheet 7).
- ☐ Be on guard for scams (Chapter 14).

Checklist: Months 4 to 12

- ☐ Retitle accounts, the home and vehicles as your attorney advises (Chapter 6).
- ☐ Decide what to do with each inherited retirement account, with your tax professional (Chapter 7).
- ☐ Review tax withholding and estimated tax for the year (Chapter 9).
- ☐ Gather records for the final joint return (Chapter 9, Worksheet 8).
- ☐ File the final joint return for the year of death. It is generally due April 15 of the year after the death (Chapter 9).
- ☐ Ask whether a Form 706 should be filed to elect portability; note the 9-month deadline (Chapter 12).
- ☐ Update your own will, powers of attorney, health care directive and beneficiary designations (Chapter 12).
- ☐ Review your own insurance needs: life, home, auto, umbrella, long-term care.
- ☐ Revisit your budget (Chapter 13).
- ☐ Assemble your team of professionals (Chapter 15, Worksheet 8).

Checklist: The second year and beyond

- ☐ Learn your filing status for the next two years: qualifying surviving spouse, head of household or single (Chapter 10).
- ☐ Plan for the "widow's tax" and Medicare premiums two years out (Chapter 10).
- ☐ Mark two years after the date of death: the last day for the \$500,000 home-sale exclusion, if you might sell (Chapter 11).
- ☐ Mark the fifth anniversary of the death, if a late portability election may be needed (Chapter 12).
- ☐ Review your Social Security strategy: survivor benefit now, your own benefit later, or the reverse (Chapter 4).

- ☐ Review beneficiary designations every year and after any family change.
- ☐ Review your budget and your plan at least once a year.

Checklist: Ten costly mistakes to avoid

- ☐ **Deciding too fast.** Selling the house, investing the insurance money or giving large gifts in the first months, before you have a plan (Chapter 1).
- ☐ **Spending a Social Security payment for the month of death.** No benefit is payable for the month of death; that payment must be returned (Chapter 4).
- ☐ **Paying your spouse's debts from your own money** before talking to the estate's attorney (Chapter 3).
- ☐ **Signing a retirement account claim form before reading the options.** A spouse has choices no one else has (Chapter 7).
- ☐ **Rolling over the year-of-death RMD.** A required distribution cannot be rolled over; take it first (Chapter 7).
- ☐ **Treating an IRA as your own while under 59½,** then needing to withdraw from it and facing the 10% additional tax (Chapter 7).
- ☐ **Missing a health coverage window,** such as the 60-day COBRA election or the 8-month Medicare Part B window, which COBRA does not extend (Chapter 8).
- ☐ **Skipping the Form 706 question.** Portability of your spouse's unused exclusion requires a Form 706, even when no estate tax is due (Chapter 12).
- ☐ **Losing track of basis.** Not getting date-of-death values, or forgetting the two-year window for the \$500,000 home-sale exclusion (Chapter 11).
- ☐ **Leaving your own beneficiary forms unchanged,** still naming your late spouse (Chapter 12).

Common federal deadlines after a spouse's death

What	Deadline	Chapter
Return any Social Security payment for the month of death	Promptly; ask Social Security how to return it	4
Apply for the \$255 lump-sum death payment	Within 2 years of the death, unless already receiving spouse's benefits	4
Elect COBRA health coverage	At least 60 days from the plan's notice	8
Marketplace Special Enrollment Period	Generally 60 days after losing coverage	8
Medicare Part B Special Enrollment Period	8 months after group coverage or employment ends	8
Year-of-death RMD, if your spouse died on or after the required beginning date (penalty automatically waived)	Later of your filing deadline (with extensions) or Dec. 31 of the next year	7
Final joint income tax return	April 15 of the year after the death (generally)	9
Form 706 estate tax return, if required or to elect portability	9 months after death (6-month extension available)	12
Late portability election (simplified method)	On or before the 5th anniversary of the death	12
\$500,000 home-sale exclusion for a surviving spouse	Sale within 2 years after the date of death	11
Qualifying surviving spouse filing status	The 2 tax years after the year of death	10

Worksheet 1: Contacts and Claims Tracker

Date started: _____

List every company or agency you need to notify or claim from (Chapter 2). Note what they need and the date you sent it.

Company or agency	Phone and contact name	What they need from me	Date sent / done

Number of certified death certificates ordered / still on hand

Worksheet 2: Call Log

Date started: _____

Write down every call. Ask for the person's name and a reference number. This log can save hours later (Chapter 2).

Date	Who I called / who I spoke with	What they said and reference number	Next step

Worksheet 3: Account and Asset Inventory

Date started: _____

List everything owned by you, your spouse or both of you (Chapters 6 and 11). Under "How it passes," write beneficiary, joint, TOD/POD or estate.

Account or asset and firm	Owner(s) and how titled	How it passes	Approximate value

Safe deposit box location and who has the key

Where the will, trust and insurance policies are kept

Worksheet 4: Beneficiary Claim Tracker

Date started: _____

One line per account with a beneficiary (Chapter 6). The last column reminds you to update your own beneficiaries on each account you keep (Chapter 12).

Account and firm	Claim form sent (date)	Paid or moved (date and how)	My own beneficiary updated?

Worksheet 5: Retirement Account Decision

Date started: _____

One copy per IRA, 401(k) or 403(b) you inherit from your spouse (Chapter 7). Fill it in before you sign a claim form.

Account type, firm and account number (last four digits)

My spouse's date of birth and date of death

Did my spouse die on or after the required beginning date (April 1 after the year of reaching RMD age: 73, or 75 if born 1960 or later)?

Year-of-death RMD fully taken? If not, amount still due and date taken

My age today / will I need money from this account before age 59½?

Option I am considering: treat as my own, or keep as an inherited IRA

If inherited: year my first required distribution is due

For a workplace plan: is the surviving-spouse election available?

Direct rollover or transfer confirmed (no withholding)? Date

Beneficiaries I named on the new account

Reviewed with (tax professional or advisor) and date

Worksheet 6: Social Security Survivor Benefits

Date started: _____

Fill this in with Social Security's figures (Chapter 4). Call 1-800-772-1213 (TTY 1-800-325-0778).

My spouse's monthly benefit (or full benefit amount) at death

My own monthly benefit now, or estimated at full retirement age and at 70

My survivor full retirement age (between 66 and 67, depending on birth year)

Survivor benefit if I start now / at my survivor full retirement age

Plan: survivor benefit first, then my own later, or the reverse?

Benefits for children under 18 (or 19 in high school), or disabled before 22

Am I working? Earnings this year (2026 limit \$24,480 before full retirement age)

Lump-sum death payment (\$255) applied for? Date

Payment for the month of death returned? Date

Date of application and confirmation number

Worksheet 7: One-Income Monthly Budget

Date started: _____

Write each monthly amount (Chapter 13). For bills paid once or twice a year, divide by 12.

Income or expense	Before	Now	Must pay / adjustable / can stop

Total monthly income now / total monthly expenses now

Monthly gap or surplus (income minus expenses)

Worksheet 8: Tax Year and Professional Team Planner

Date started: _____

Bring this to your tax professional each year (Chapters 9, 10 and 15).

Year of death / filing status this year (joint, qualifying surviving spouse, head of household, single)

Who signs the joint return for the year of death (me, or the personal representative)

Personal representative's name and phone

Estate attorney's name and phone

CPA or enrolled agent's name and phone

Financial planner or advisor's name and phone

Forms 1099 and statements still expected (list)

Withholding or estimated tax changes made this year

Form 706 needed for portability? 9-month due date / 5-year date

Date for Medicare premium review (IRMAA uses the return from two years earlier)

Worksheet 9: Date-of-Death Values and Basis

Date started: _____

Ask each firm for values on the date of death, and keep their letters (Chapter 11).

Property or holding	How titled (joint, community, sole)	Original cost	Value at date of death

Home: original cost, improvements, value at date of death

Two years after the date of death (home-sale exclusion date)

Worksheet 10: Bills and Automatic Payments

Date started: _____

List every bill and automatic payment, and which account it comes from (Chapter 3). Check the box once it is moved or confirmed.

Payee	Amount and due date	Paid from (account)	Moved / confirmed