



The First Week After the Loss of a Loved One

The first week after the loss of a loved one can feel overwhelming. This guide explains many of the practical steps families often face and where to begin.

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Build Your Family Library

This guide is part of a growing series designed to help Maryland families understand estate planning, probate, and important decisions—one topic at a time.

- ☐ Understanding the Orphans' Court
- ☐ Your Family Information Organizer
- ☒ The First Week After the Loss of a Loved One
- ☐ Planning for Illness and Incapacity
- ☐ What Happens If There Isn't a Will?
- ☐ Maryland Estate Planning Resources & Glossary

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IMPORTANT NOTE

This guide is provided for educational purposes only and is not legal advice. Maryland law may change, and every family's circumstances are unique. Please consult an attorney or other qualified professional regarding your specific situation.



Helping Families Through the First Week

The death of a loved one is one of life's most difficult experiences. Along with grief, there are immediate decisions to make, people to notify, and practical matters that require attention.

This guide is designed to help you understand what commonly needs to be done during the first week after a death. It is not intended to replace legal, financial, or professional advice. Instead, it provides a practical roadmap to help you stay organized, understand the next steps, and know where to turn for additional information.

Before You Begin

Begin with the immediate needs. This guide follows the general order in which most families encounter these responsibilities. Every family's situation is different, but having your copy of Your Family Information Organizer nearby while using this guide can help reduce confusion during this emotional time.

Nothing in this guide replaces legal, financial, or professional advice. Instead, it is designed to help you ask better questions, stay organized, and avoid overlooking important steps.

Using Your Family Information Organizer

Have Your Family Information Organizer nearby as you use this guide. It may contain important contacts, document locations, account information, and other details that can help you complete many of the steps that follow.

Step 1 – Notify Immediate Family and Close Friends

If the death occurred at home, contact the appropriate medical professional or emergency services. If the death occurred in a hospital, hospice, nursing facility, or other care setting, the staff will generally guide you through the immediate next steps and explain what happens next.

As family members begin to gather, choose one person to serve as the primary point of contact for relatives and friends. Having a single family spokesperson can reduce confusion, prevent repeated phone calls, and help ensure everyone receives consistent information.

If appropriate, keep a simple notebook or digital file to record important names, phone numbers, appointments, and decisions. Refer to your Family Information Organizer, where your loved one may have recorded important contacts, document locations, account information, and other information that may be helpful during this process.

HELPFUL TIP

Keep one folder or envelope for papers you receive during the first week. Funeral home documents, receipts, certified death certificates, insurance correspondence, and notes from important conversations will be much easier to locate later.

Family Spokesperson vs. Personal Representative

Family Spokesperson	Personal Representative
Chosen by the family	Appointed by the Register of Wills or Orphans' Court, depending on the proceeding
Coordinates communication with family and friends	Has legal authority to administer the estate
Shares updates and answers routine questions	Handles legal and financial responsibilities of the estate
Does not have authority to act on behalf of the estate	Carries out the duties required by Maryland law
May also serve as the Personal Representative	May also serve as the Family Spokesperson

Step 2 – Contact the Funeral Home

If your loved one made funeral, burial, or cremation arrangements in advance, locate those documents before meeting with the funeral director if possible. They may include prepaid contracts, written instructions, military discharge papers, cemetery information, or other important records.

The funeral director will help guide you through many of the immediate decisions, including scheduling services, preparing the obituary, arranging transportation, obtaining certified copies of the death certificate, and coordinating with the cemetery or crematory when appropriate.

Whenever possible, honor your loved one's expressed wishes. If no instructions were left, work together as a family to make thoughtful decisions that reflect their values and preferences.

HELPFUL TIP

Bring a folder containing any documents you have already located, including identification, military records (if applicable), insurance information, cemetery documents, and any written funeral instructions. Having these documents available can make the meeting more efficient and help avoid unnecessary delays.

Step 3 – Obtain Certified Copies of the Death Certificate

Certified copies of the death certificate are often required before financial institutions, insurance companies, government agencies, and other organizations can process requests or update records.

Ask the funeral director how many certified copies you should order based on your family's circumstances. Ordering enough copies at the beginning is often easier than requesting additional copies later.

Keep certified copies in a secure location and provide them only when required. Some organizations may return the certified copy after reviewing it, while others may keep it as part of their records.

Who May Obtain a Certified Death Certificate?

Maryland law limits who may obtain certified copies of a death certificate. Eligibility depends on the applicant's relationship to the deceased and other legal requirements.

If you are unsure whether you are eligible, ask the funeral director or contact Maryland Vital Records for current requirements and application procedures.

HELPFUL TIP

Create a simple checklist showing which organizations received a certified death certificate, the date it was provided, and whether the original was returned. This can help prevent duplicate requests and keep your records organized.

Step 4 – Meet With the Funeral Director

The funeral director will explain the available service options, required authorizations, scheduling, obituary information, and other arrangements. Do not hesitate to ask questions if something is unclear.

Consider bringing another family member or trusted friend to the meeting. During an emotional time, a second person can help listen carefully, remember important information, and assist with decisions.

Before leaving the meeting, make sure you understand:

- The schedule for services.
- What documents or information are still needed.
- When certified death certificates will be available.
- Who to contact if additional questions arise.

HELPFUL TIP

Before the meeting ends, ask for the name and direct telephone number of the funeral home staff member who will be your primary contact. Knowing whom to call can save time and reduce confusion if questions arise later.

Step 5 – Notify Employers, Organizations, and Others

After immediate arrangements have been made, begin notifying the people and organizations that should be informed of your loved one's passing.

Depending on your loved one's circumstances, this may include:

- Current or former employers
- Pension administrators
- Veterans' organizations
- Religious organizations
- Professional associations
- Volunteer organizations
- Clubs or civic groups

Some organizations may need a certified copy of the death certificate before they can update their records or process benefits.

If you are unsure whether an organization should be notified, make a list and ask whether any action is required.

HELPFUL TIP

Record the date, organization, person you spoke with, and any follow-up steps for each notification.

Step 6 – Notify Social Security and Other Government Agencies

In many cases, the funeral home will notify the Social Security Administration of the death. Before contacting Social Security yourself, ask the funeral director whether this notification has already been made.

Depending on your loved one's circumstances, other government agencies may also need to be notified, such as:

- Social Security Administration
- Department of Veterans Affairs (if applicable)
- Medicare or Medicaid
- Federal, state, or local pension programs
- Other government benefit programs

Ask each agency what documentation is required and whether a certified death certificate is needed.

HELPFUL TIP

Keep a written record of the date, agency, representative, confirmation number, and follow-up instructions for every contact.

Step 7 – Determine Whether Probate or Legal Assistance Is Needed

Some estates are straightforward, while others involve questions about probate, property ownership, beneficiary designations, or estate administration.

Not every estate requires an attorney. However, if you are uncertain about your responsibilities or encounter legal questions, consider consulting an attorney experienced in estate administration.

If a will exists, locate the original document and keep it in a safe place. If you cannot find the original will, do not assume one does not exist. Check your loved one's records, safe deposit box (if authorized), or ask the attorney who may have prepared it.

If no will is found, Maryland law provides procedures for administering an estate. The Register of Wills can explain the filing process but cannot provide legal advice.

Did You Know?

The Personal Representative is responsible for administering the estate after being appointed through the probate process. This person may be named in the will or appointed according to Maryland law if no will exists.

HELPFUL TIP

Write down your probate or estate administration questions before meeting with an attorney or visiting the Register of Wills.

Step 8 – Notify Financial Institutions and Insurance Companies

After the immediate arrangements have been made and the appropriate person has legal authority to act on behalf of the estate, begin notifying the financial institutions connected to your loved one's financial affairs.

- Banks and credit unions
- Investment and brokerage firms
- Life insurance companies
- Pension or retirement plan administrators
- Credit card companies
- Mortgage lenders
- Insurance providers
- Financial advisors

Some organizations may require certified copies of the death certificate and documentation showing the authority of the Personal Representative or other authorized individual before discussing accounts or making changes.

Ask each institution what documents they require and what the next steps will be.

HELPFUL TIP

Keep a written record of every phone call, including the date, the name of the person you spoke with, any confirmation number provided, and any instructions you receive. Staying organized now can save considerable time in the weeks ahead.

Step 9 – Protect the Home and Personal Property

There are several practical responsibilities that often need attention during the first week.

- Secure the home and vehicles.
- Collect mail or arrange for a temporary mail hold.
- Care for pets or other dependents.
- Water plants or arrange basic home maintenance.
- Locate house keys, garage door openers, and alarm information.
- Safeguard important documents, valuables, and personal belongings.
- Check with the homeowner's insurance company if the home will be vacant for an extended period.

If family members are helping, communicate openly so everyone understands who is responsible for each task.

HELPFUL TIP

Avoid distributing or removing personal property until you understand who has legal authority to make those decisions. Waiting until estate matters are better understood can help prevent misunderstandings among family members.

Next Steps

The first week after the loss of a loved one is often filled with immediate responsibilities.

As those urgent matters are completed, attention gradually shifts to administering the estate, handling financial matters, and carrying out your loved one's wishes.

The remaining Family Guides build on what you have learned here, offering practical information to help you understand each stage of the process—one step at a time.

REMEMBER

No family completes every task in a single day.
Take one step at a time.
Keep good records.
Ask questions when you need help.
Accept assistance from family members, friends, and trusted professionals.
Small, organized steps today can reduce confusion tomorrow.

Trusted Maryland Resources

Preparing for the weeks ahead often raises questions beyond the scope of this guide. The following organizations provide reliable information for Maryland families.

Probate and Estate Administration

Maryland Register of Wills

Website: registers.maryland.gov

Information about probate, estate administration, estate forms, inheritance tax, and local Register of Wills offices.

Talbot County Register of Wills

Website: registers.maryland.gov/main/talbot.html

Local office information, hours, telephone numbers, and estate filing procedures.

Maryland Courts – Wills & Estates

Website: mdcourts.gov/legalhelp/willsestates

Plain-language information about probate, estate administration, and Maryland's Orphans' Court.

Vital Records

Maryland Vital Records Administration

Website: health.maryland.gov/vsa

Information about obtaining certified copies of death certificates and other vital records.

Free and Low-Cost Legal Assistance

Maryland Legal Aid

Website: mdlab.org

Provides free civil legal services to financially eligible Maryland residents.

Maryland Volunteer Lawyers Service

Website: mvlslaw.org

Provides legal assistance through volunteer attorneys for eligible Maryland residents.

Maryland Courts Help Centers

Website: mdcourts.gov/helpcenter

Offers free legal information in many civil matters for people representing themselves.

When Professional Advice May Be Helpful

- Family disagreements.
- Real estate or business interests.
- Tax questions.
- Complex financial assets.
- Questions about probate or estate administration.

This guide provides general educational information and is not a substitute for professional advice tailored to your family's circumstances.

How to Become Better Prepared

Explore the Complete Family Guide Library

The Family Guide Series provides practical, easy-to-use guidance to help Maryland families prepare, stay organized, and make informed decisions before information is urgently needed.

Visit **CarolVanErven.com** to download the complete Family Guide Library, updated editions, and additional educational resources.

Educational Disclaimer

This guide is provided for educational purposes only and should not be considered legal, financial, medical, or tax advice. Maryland law may change, and every family's circumstances are unique. Please consult an appropriate qualified professional regarding your specific situation.

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