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Losing a spouse is one of the most traumatic experiences many of us must endure. Your life will no longer be the same. That typically will be the case. If you read this, and are married, would either of you know what to do, and whom to contact, if the other suddenly passed away?

Here are some thoughts on what to do in the first few weeks after you have lost your lifetime partner.

Right out of the gates the only financial task to worry about is getting enough death certificates. Ask for ten. It's hard to believe but you may need most of them. The funeral agency can handle this. After that, focus on preparing for the memorial service and writing the obituary. In the beginning, you may have many offers to help. If you find this task daunting you can ask a close friend to help.

Next on the list is to become appointed executor of your deceased spouse's estate, assuming you are named for the role in the estate documents. Are you? This is an area where I think it makes sense to reach out to an estate attorney for help. They know how the system works and can guide you step by step.

The attorney will want a list of all your, and your spouse's, assets. Remember to include work retirement accounts and insurance contracts.

If these documents are only available online, do you have the passwords? If not, contact the institution and ask what they need to grant you access.

In my experience, most widow(er)s have a degree of anxiety about running out of money: "will I be OK?". This is a good reason to contact your financial advisor who can help you answer that question as well as help you prioritize tasks with a to-do list so you don't become overwhelmed. Not everything needs addressing right away.

It's wonderful when people wish to help but it can also be hard to fend off those friends who almost insist on handling your finances or at least have incredibly strong opinions on exactly how you should handle them. If you feel pressured you can politely share that "Thank you, but I already have a professional helping me."

Don't let anyone rush you into decisions. Instead, rely on your to-do list and, possibly, on an advisor. I think you may find it comforting knowing that many tasks can be deferred for months or even a year or two. Somehow, you'll find a way through this.

Good luck.

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