

The First 90 Days After Loss

WHAT MATTERS NOW – AND WHAT CAN WAIT

A gentle, practical guide from Savvy Women Wealth Management. You don't have to do everything at once. Focus on stability first and give yourself permission to move slowly.

IMMEDIATE PRIORITIES (FIRST 30-60 DAYS)

- Order 8-10 certified copies of the death certificate
- Locate will, trust, and estate documents
- Ensure bills and mortgage/rent are paid
- Confirm access to checking/savings accounts
- Contact employer/pension provider about benefits
- File life insurance claims
- Notify Social Security and ask about survivor benefits
- Secure home, valuables, and digital accounts
- Lean on a trusted advisor, CPA, or planner for help



ORGANIZE & GATHER INFORMATION (DAYS 30-90)

- Make a list of all accounts (bank, investment, retirement)
- Collect recent statements
- Compile passwords or work with a professional to access accounts
- List monthly bills and subscriptions
- Review health, auto, and home insurance policies
- Meet with financial advisor/CPA/estate attorney
- Understand your new income sources and cash flow
- Create a simple 3-6 month spending plan

THINGS THAT CAN WAIT (GIVE YOURSELF PERMISSION)

- Selling the home
- Moving or relocating
- Changing investment strategy
- Paying off all debts at once
- Making large purchases
- Making big gifts to family or charity
- Major lifestyle changes
- Any permanent financial decision made under pressure



GENTLE REMINDERS

- Grief affects decision-making – it's okay to move slowly
- If a decision is permanent, wait
- Ask for help – you don't have to do this alone
- Focus on stability, not perfection
- You can revisit bigger decisions in 6-12 months

Savvy Women Wealth Management Helping women feel confident, capable, and savvy about their finances.



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