

Part I. Immediate Concerns: Your Game Plan for the First Two Weeks

If your spouse has just died:

- * If the death was sudden and unexpected, contact the necessary medical assistance and authorities.
- * Call a friend, neighbor, or relative to be with you as soon as possible. As other loved ones arrive, have someone stay with you as much as possible.

Making funeral arrangements:

- * Begin notifying family and friends, clubs and organizations. If you are providing transportation and lodging for people from out of state to attend the service, keep receipts of those expenses.
- * Call your doctor and advise him or her of your loss. You might need a prescription to calm your nerves and help you sleep.
- * If you and your spouse had preplanned funeral services, contact the funeral home or the memorial society. If not, decide on a memorial service and a final resting place for your spouse. Choose a local funeral home. Ask friends for recommendations.
- * Create and publish an obituary. Funeral homes often assist you with this task.
- * If your spouse was a veteran, no-cost burial arrangements and other benefits may be available for the funeral. The funeral director or a loved one can contact the Veterans Benefits Administration at 1-800-827-1000 or go online to www.va.gov.
- * Make your wishes known for any service or memorial arrangements. Designate a friend or family member to keep track of the guestbook, donations, flowers, and cards. Have someone

else take all phone calls and let you know who is calling.

- * Order at least ten death certificates through the funeral director.
- * Ask a neighbor, security service, or the police to keep an eye on your home while you are at the services.
- * Take time for yourself and rest. Ask others to help you with things you need. Don't be afraid to ask—you need the help.

Handling the urgent matters:

- * Contact your accountant or financial planner, if you have one, to review your cash flow and expenses.
- * Be sure your bills will be covered for the next three to six months.
- * Contact your estate planning attorney and/or trustee to begin whatever legal process is required.
- * If you are not the estate executor or trustee, notify that person so an inventory of your spouse's property can be taken. Do not distribute any property or assets to any family or friends at this point.
- * Begin collecting information so you can apply for various survivor benefits, such as Social Security, veterans' benefits, employee benefits, life insurance policies, and annuity contracts.
- * If your spouse had a safe deposit box in his name alone, have the executor or trustee arrange to open it. This will require a copy of the death certificate, which takes time to obtain.
- * Do not pay any bills incurred by your spouse out of your personal account. The estate is responsible for settling with all creditors. However, if there are bills such as a mortgage payment on your home, be sure these are paid. Discuss which bills should be paid versus which ones should not with your accountant, financial planner, or attorney.

Take care of yourself:

- ✳ Develop a daily routine devoted to your well-being. Exercise, meditation, yoga, and/or prayer are all soothing.
- ✳ Seek support from friends and family.
- ✳ Get plenty of exercise and work out regularly.
- ✳ Pay attention to what you eat and to making sure your nutrition is good.
- ✳ Get at least eight hours of sleep every night. Poor sleep routines and an inadequate amount of sleep have been associated with unhealthy life adjustment after loss.

Dealing with the necessities:

- ✳ Develop a to-do list: create a calendar for your Now, Soon, and Later lists.
- ✳ Open new accounts in your name before closing those of your spouse.
- ✳ Do not rush to tell banks, credit card companies, and other financial institutions about your spouse's death—they may freeze those accounts. You may lose rewards points as well.
- ✳ Review your own estate plan as well as assets and liabilities with your estate planning attorney and/or financial planner.
- ✳ Update documents and beneficiaries as necessary. Re-title joint accounts.
- ✳ Decide where to deposit various proceeds such as life insurance benefits and recurring income.
- ✳ Work with both your personal support team and professional advisors as you move through this period.

Remember:

- ✳ You are on a journey. The resting places and restarts are part of your path.
- ✳ Your journey does not end a year, or at any set amount of

time, after your spouse died. There's no finish line for grief. It may return when you least expect it. So be gentle with yourself.

Part II. Your First Month and Beyond Game Plan

Week Two To-Do Checklist

- If you have moved, even temporarily, notify utilities, newspaper delivery, your landlord, and the post office.
- Call your employer.
- Pay bills—mortgage or rent, credit cards, utilities, and so on.
- Open your mail.
- Locate your spouse's will and notify your attorney.
- Contact your children's teachers and/or schools.
- Order death certificates.
- File for life insurance benefits.
- File for Social Security survivor benefits for you and your children, if they are under eighteen.

Week Three To-Do Checklist

- Organize hospital, doctor, and other medical bills.
- Cancel insurance policies (such as your spouse's auto insurance) that you no longer need.
- Decide how to manage your husband's social media.
- Decide how to manage your incoming phone calls.

Week Four To-Do Checklist

- Prepare a list of people who need to receive acknowledgment of flowers, gifts, or condolences.
- Change the names on joint bank accounts and other financial assets.

- Maintain your sanity by:
- Not being a people pleaser
- Not speaking negatively about yourself
- Trusting your gut
- Taking a breath
- Getting a notebook and each day writing down what you did to the best of your recollection
- Accepting help. You experienced a major trauma; you can't be expected to begin healing alone.

Ask for Help and Accept Help Checklist

The Things I Need Help With:

- Bring dinner over one night a week for the next month. (It is okay to be specific. Go ahead and ask for a certain day; then you will know that on Tuesdays, for example, you can count on not having to make dinner.)
- Keep me supplied with the basics: coffee, cereal, paper towels, toilet paper. (These staples are essential to have on hand, and it's easy to forget about them until you run out.)
- Help me write thank-you notes and cards.
- Pick up the ashes from the mortuary and keep them until I ask for them.
- Go on my spouse's Facebook page (and Twitter, LinkedIn, Pinterest, and so forth), and explain to his friends and contacts what has happened. Maintain the site for me for a month; then help me to decide whether to shut it down or continue it.
- Help me contact our bank, credit card companies, or other creditors and explain what's happened, close out accounts, or change the names on the accounts.
- Take over my duties as soccer coach for two months.
- Babysit my children one afternoon or evening a week.
- Help me with my daughter's (or son's) college application and/or financial aid application.

- Listen to my voice mail messages and call back people, relaying a message for me.
- Help me to go to my spouse's office and clean out his belongings.
- When I'm ready, help me go through the garage (or basement, attic, home office) and decide which of my spouse's things to keep and which to get rid of.

Go to KristinMeekhof.com, where you will find all the tools in this chapter in a print-ready format.

Part III. Your Social Support Game Plan

You will survive best if you have a support group. Here is your game plan for finding the social support you need:

- * Support groups for widows are easy to find in most towns and cities. You can google "bereavement groups for widows," or you can contact a local mental health clinic or social service agency.
- * To ease the burden of losing a husband, we recommend putting together a support team—an unofficial group of people you can call on for emotional support, financial or legal advice, practical assistance (for example, with yard work or babysitting), and just friendly chitchat. Your support team could include people to help you make decisions about work, confer about your children—their friends, schools, summer camps, or college applications—and plan your future. In fact, almost any aspect of your life might benefit from expert advice.
- * While your support team may not be a formal group—that is, the members of the team may not know each other or ever meet as a team—you should still have a group of people that you recognize as your support team.
- * Whatever your challenges, ask for help, seek support, or schedule a consultation with one or more members of your support team—particularly if you are faced with a big decision.

- * Remember that when you are highly stressed, as you surely will be for at least six months and up to two or three years or more after your spouse's death, you should not make important decisions on your own. And what would perhaps have been considered a small decision prior to your spouse's death may now feel like a major decision. Don't take it on alone.

YOUR SUPPORT TEAM MEMBERSHIP LIST

These Are My Go-to People For:

NEEDED SUPPORT	NAME	PHONE OR EMAIL
Emotional Support:		
Financial Support:		
Medical Support:		
Physical Support:		
Exercise Support:		
Entertainment Support:		
Other Support:		

Part IV. Your Legal Game Plan

Legal issues can be confusing and complicated. Most people don't

understand the probate court. But to formally handle an estate, you must go through probate court. Here is your game plan to help you go through probate if you need to:

- ⌘ File paperwork to handle your spouse's estate in probate court. You only need to go to the probate court or its website and ask for the appropriate paperwork to fill out.
- ⌘ Make a list of the assets your spouse held in his name only. You may have to provide the probate court with a list of these assets.
- ⌘ Publish in a local newspaper a notice to creditors to file any claims relating to debts your spouse may have had and for which the probate estate (not you personally) may be responsible. (Remember: if you were not a cosigner or the debt was not held jointly, they are your husband's debts, not yours).
- ⌘ Inform interested parties, including all heirs, as to what is going on. Relatives, such as his children from a previous marriage or his parents, may be considered interested parties under the law and need to be informed that the estate is going through probate.
- ⌘ Close the case once you have checked off and completed all items in this checklist. Once his debts have been paid from his estate and all interested parties have received their interest, you can ask the probate court to close the case.
- ⌘ After twenty-one days (it may be longer in your state, so check on this), if no appeal has been filed, the case is officially closed.

Part V. Your Coping with Being a Solo Parent Game Plan

Guidelines for helping children cope:

- ⌘ Encourage them to cry if they want to.
- ⌘ Allow them to talk about their thoughts and feelings about their parent and the death.

- * Express your own sadness openly; you might say, for instance, “I know you miss Daddy a lot. I miss him too.”
- * Acknowledge and accept their feelings. They will be more willing to talk openly if they are confident that whatever they feel will be acceptable to you.
- * Don’t dismiss or ridicule any feelings your child expresses. Mirror back their feelings (“I guess you are very angry sometimes about Daddy not being here”), which lets your child know you understand and that there’s nothing wrong with their feelings.
- * Don’t forget the family pets. Dogs and other furry pets help establish connections with children in a way people cannot, and pets can help soothe a child’s fears.
- * Don’t expect it to be easy. Talking to your child about the death of their other parent also means you are talking about the death of your spouse.

Checklist for Talking to Your Children about Their Father:

You will say the right thing most of the time if you keep the following guidelines in mind:

- Provide age-appropriate explanations of death.
- Reminisce about the good times related to your spouse; review family photos or videos, recall vacations, or talk about the fun you all shared at times.
- Openly express your love and support for your child; they need reassurance that they are loved.
- Don’t hide your grief: you do have to be strong, but you can let them know that you grieve at times too.
- Explain your philosophical or religious beliefs and outlook. Your own philosophy or religious beliefs will be helpful to your child.
- Be honest with your child; you can let them know how you feel, but if they ask you a question and you don’t know the answer, tell them you don’t know.

- Kids needs normalcy and stability.
- Ask for feedback: if you are not sure whether your youngster is grasping something you are telling her, ask her what she thinks or if she understands.
- Know when your child may need professional help. If your child exhibits new and serious symptoms, such as aggressiveness, a drop in school grades, or extreme withdrawal for more than a few weeks, you should consider professional help with a child psychologist or a child therapist.

Guidelines for Disciplining as a Solo Parent:

- * Trust your instincts.
- * Be consistent.
- * Set limits.
- * Monitor your child closely.
- * Be authoritative.
- * Don't be afraid to make mistakes.
- * Keep in mind that discipline is about a whole range of options, not just punishment.
- * Maintain a sense of humor.

Seven Communication Skills Solo Moms Should Practice Daily:

1. Have an open-door policy.
2. Teach communication skills.
3. Have patience and be a good listener.
4. Use humor to reduce the tension in stressful situations.
5. Be responsive.
6. Be honest, especially about how you are coping with your own grief.
7. Be a positive communicator.

Part VI. Your Family and Friends Game Plan

If you are very stressed and it feels like family, relatives, and friends are not being supportive, try this four-step process to change the thoughts that cause you stress and anxiety:

Ask yourself the following questions and write down your answers:

1. Is it true that they hate me (or fill in any other negative thought that you are experiencing) and want to exclude me from friendship groups or family events? (If you answer yes, go to the second question. If you answer no, move to the third question.)
2. Do I absolutely know that it's true? (Answer yes or no.)
3. How do I react or what happens when I believe this thought?
4. Who would I be without the thought?

The next steps have to do with turnarounds. Turnarounds, according to Byron Katie, are opportunities to experience the opposite of what you originally believed. A statement can be turned around to the self, to the other, and to the opposite (and sometimes to “my thinking,” when that feels appropriate).*

Find at least three specific, genuine examples of how each turnaround is true in your life, and then allow yourself the time and presence to feel them deeply. For example, if your concern is being left out of family functions or times your friends get together, your response to that first item may be: yes, it is true that they are excluding me from parties, movie dates, and celebrations. In doing the turnaround, restate each one and turn it toward you: “I am excluding them. I do this by failing to call them, avoiding their invitations, and remaining aloof.” Continue doing turnarounds for all three items.

* Adapted from Byron Katie's book *Loving What Is*.

Part VII. Your Finances Game Plan

Locate the family financial records and assets:

Where to look:

- * Obtain a copy of your previous tax return.
- * Check file cabinets, desk drawers, and safes.
- * Contact your accountant or financial planner.
- * Look on your husband's computer for passwords and financial files.

Determining your benefits:

- * Go to the HR department of your husband's employer.
- * Contact the Veteran's Benefits Administration (va.gov).

What Are Your Assets and Your Net Worth?

Here's how to calculate your assets and net worth:

YOUR NET WORTH

ASSETS	AMOUNT
Cash in checking accounts:	
Cash in savings accounts:	
Certificates of deposit:	
U.S. savings bonds (current value):	
Cash value of life insurance:	
Equity in pension, 401(k), and profit-sharing plans:	
Market value of IRA or Keogh plan:	
Surrender value of annuities:	
Market value of home or condo:	
Market value of other real estate:	

ASSETS	AMOUNT
Market value of securities:	
Stocks:	
Bonds:	
Mutual funds:	
Other:	
Current value of durable possessions:	
Autos:	
Home furnishings:	
Home appliances:	
Furs and jewelry:	
Precious metals:	
Collectibles:	
Recreational and hobby equipment:	
Loan receivables:	
Interest in a business:	
Other assets:	
TOTAL ASSETS:	
LIABILITIES:	
Current bills outstanding:	
Credit card balances:	
Car loans:	
Taxes due:	
Balance due on mortgage:	
Home equity loan balance:	
Other loans:	
Other liabilities:	
TOTAL LIABILITIES:	
SUBTRACT TOTAL LIABILITIES FROM TOTAL ASSETS:	

ASSETS	AMOUNT
RESULT—YOUR NET WORTH:	

Here is a form to help you create a budget:

KEEP TRACK OF AND CALCULATE YOUR
MONTHLY AND YEARLY EXPENSES:

EXPENSE ITEM/ MONTH	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC
Mortgage/ rent:												
Utilities:												
Services:												
Home care:												
Insurance:												
Vehicles:												
Personal:												
Groceries:												
Education:												
Recreation:												
Enter- tainment:												
Medical:												
Child care:												
Pets:												
Charity:												
Savings:												
Gifts:												
Holidays:												

EXPENSE ITEM/ MONTH	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC
Loans:												
Taxes:												
Miscellaneous:												
TOTALS:												

BUDGET WORKSHEET

CATEGORY BUDGET	ESTIMATED AMOUNT	ACTUAL AMOUNT
INCOME:		
Wages and bonuses:		
Interest income:		
Investment income:		
Social Security or pension:		
Other income:		
TOTAL INCOME:		
INCOME TAXES WITHHELD:		
Federal taxes:		
State taxes:		
Local taxes:		
Social Security/ Medicare taxes:		
INCOME TAXES TOTAL:		
SPENDABLE INCOME:		
EXPENSES:		
HOME:		

CATEGORY BUDGET	ESTIMATED AMOUNT	ACTUAL AMOUNT
Mortgage/rent:		
Condo fees:		
Homeowners insurance:		
Property taxes:		
Home repairs/ maintenance:		
Home improvement:		
UTILITIES:		
Electric:		
Water and sewer:		
Gas:		
Garbage/trash:		
Phone (landline/cell)		
FOOD:		
Groceries:		
Eating out-Lunch:		
Eating out-Dinners:		
FAMILY OBLIGATIONS:		
Childcare/alimony:		
Day care/babysitting		
HEALTH AND MEDICAL:		
Health insurance (medical/dental/vision):		
Out-of-pocket expenses:		
Medication:		
Exercise/fitness (yoga/gym):		
TRANSPORTATION:		
Auto payments:		

CATEGORY BUDGET	ESTIMATED AMOUNT	ACTUAL AMOUNT
Auto insurance:		
Auto maintenance/repair:		
Gas/oil/other:		
Other (subway, taxi, tolls):		
DEBT PAYMENTS:		
Credit cards:		
Student loans:		
Other loans:		
ENTERTAINMENT/ RECREATION:		
Cable TV/videos/movies:		
Computer expenses:		
Hobbies:		
Subscriptions and dues:		
Books:		
Vacations:		
PETS:		
Food:		
Grooming:		
Boarding:		
Other:		
CLOTHING:		
New clothes:		
Cleaning:		
INVESTMENTS AND SAVINGS:		
401(k) or IRA:		
Savings account:		

CATEGORY BUDGET	ESTIMATED AMOUNT	ACTUAL AMOUNT
Stocks, bonds, mutual funds:		
College fund:		
Emergency fund:		
TOTAL INVESTMENTS AND EXPENSES:		
SURPLUS/SHORTAGE (EXPENDABLE INCOME MINUS TOTAL INVESTMENTS AND EXPENSES):		

How Much Home Can You Afford?

CALCULATE HOW MUCH HOME YOU CAN AFFORD:

INCOME	PRE-TAX INCOME	AFTER-TAX INCOME
Salary:		
Other income:		
HOUSING EXPENSES	LAST YEAR	THIS YEAR
Rent/Monthly mortgage (including principle and interest)		
Property taxes:		
Homeowner's insurance:		
Maintenance:		
Other:		
TOTAL HOUSING EXPENSES:		
HOUSING EXPENSES AS PERCENT OF PRE-TAX INCOME:		
This percent should not be above 28%.		

TOTAL DEBT CALCULATION	LAST YEAR	THIS YEAR
Housing expenses:		
Credit card debt:		
Loan payments:		
Car loans:		
Other loans or debts:		
TOTAL DEBT:		
PERCENT OF PRE-TAX INCOME (DIVIDE TOTAL DEBT BY PRE-TAX INCOME):		
If your pre-tax income is no more than 36% of your total debt, you can likely afford your home.		