

# Identity Protection After a Death Checklist

Action Checklist — ClearLegalTips.com (2026)

Close accounts fast and slam the door on "ghosting."

## Step 1 — Get Organized

- Ordered 10+ certified death certificates
- Confirmed your authority to act (executor documents)
- Listed all known accounts

## Step 2 — Notify First

- Social Security Administration
- All THREE credit bureaus (one does NOT notify the others)

## Step 3 — Close Accounts

- Banks, cards, loans
- Subscriptions + online/email accounts
- Insurers + utilities

## Step 4 — Protect

- Limited identifying details in the obituary
- Monitored the deceased and your own credit
- Reported any fraud to IdentityTheft.gov + police

### INSTRUCTIONS FOR USE

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