

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

This template is provided for informational purposes only and does not constitute legal advice. Laws vary by state and change over time. Have an attorney review your completed document before relying on it. ClearLegalTips.com is not a law firm.