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# When a Loved One Dies

## A Guide Through Loss, Logistics, and Healing

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A compassionate resource  
for the days ahead

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# Introduction

## A Note of Comfort

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If you are reading this, someone you love has died. We are so sorry.

There are no perfect words for this moment. What we can offer is this: a quiet, steady resource to help you navigate the hours, days, and weeks ahead. You do not need to read this cover to cover. You do not need to do everything at once.

Grief is not a problem to solve. It is the natural cost of love. But amid the fog of loss, there are practical things that must be handled, and having a guide can ease the weight of decisions you never expected to make.

This resource guide is organized so you can turn to whatever section you need, whenever you need it. Some days that will be a checklist. Other days it will be a reminder to breathe.

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## When It All Feels Like Too Much: How to Use This Guide

Start with Section 1 if the death just happened.

Use Section 2 as a timeline checklist you can return to over weeks and months.

Turn to Section 4 if you feel numb, panicked, or unlike yourself.

Reach out using the resources in Sections 5 and 6 when you need help.

Turn to Section 7 if children in your life are grieving.

Use Section 9 to keep track of important numbers, calls, and paperwork.

You are not alone. Take one step at a time.

## Section 1

# Immediate Next Steps

## The First 24 to 72 Hours

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### Helpful First Steps

In the first hours and days, there are a few things that need immediate attention beyond phone calls:

**Dependents:** If the deceased was a caregiver for children, elderly parents, or anyone else, arrange temporary care immediately. Reach out to family, neighbors, or close friends.

**Pets:** Ensure animals are fed, watered, and safe. Ask someone to take them in temporarily if needed.

**Property:** Lock the home if it will be unoccupied. Secure valuables, important documents, and medications. If the death occurred at home, do not feel pressured to clean or change anything immediately.

**Mail and Deliveries:** Ask a neighbor or friend to collect mail and packages if the home will be empty.

### Who to Call Immediately

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Use this space to record your first calls:

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Phone: \_\_\_\_\_ Notes: \_\_\_\_\_

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Phone: \_\_\_\_\_ Notes: \_\_\_\_\_

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Phone: \_\_\_\_\_ Notes: \_\_\_\_\_

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Phone: \_\_\_\_\_ Notes: \_\_\_\_\_

## Section 1

# Understanding the Death Certificate

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While it can feel overwhelming to handle paperwork during a time of grief, obtaining the death certificate is one of the most helpful first steps you can take. It serves as the official document that most institutions—like banks, insurance companies, and government agencies—will need to see before they can help you close accounts, transfer property, or look into survivor benefits.

The funeral director or cremation provider typically initiates the process by collecting vital statistics from the family and medical information from the physician or coroner. They then file it with the local county or state Vital Records Office, which officially issues the certified copies.

Order at least 5-7 certified copies. Some institutions require originals, not photocopies. You will need them for banks, insurance companies, the Social Security Administration, and more.

**Processing Time:** Generally 2 to 4 weeks, though it can take longer if the cause of death requires an autopsy, toxicology reports, or a coroner's investigation.

**Interim Option:** If there is a delay due to an ongoing medical investigation, you can request a "Pending" Death Certificate. This is usually sufficient to begin probate and notify some institutions, though life insurance companies will typically wait for the final cause of death.

Before the funeral home submits the final paperwork, ask to review the draft. Even a tiny typo can halt legal proceedings for weeks. Carefully check:

- **Full Legal Name:** Must exactly match their Social Security card and bank accounts (including suffixes like Jr. or III).
- **Social Security Number**
- **Date of Birth and Date of Death:** Crucial for insurance and pension calculations.
- **Marital Status & Spouse's Name:** Important for survivor benefits and property transfers.
- **Parents' Names:** Often required to verify identity and prevent fraud.

## Section 2

# Navigating the Practical Steps

## What to Expect in the Days Ahead

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### Days 1 to 3

- Notify immediate family and closest friends
  - Contact a funeral home to arrange transport of the body
  - Secure certified copies of the death certificate
  - Obtain a copy of the decedent's will
  - Locate insurance policies, ID, and financial documents
  - Arrange care for dependents and pets
  - Secure the home and property
  - Designate a point person for incoming calls and visitors
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### Weeks 1 to 2

- Meet with the funeral director to plan the service
- Write and submit an obituary
- Notify all life, health, and casualty insurance companies
- Claim benefits due under policies
- Update beneficiary designations where deceased was named
- Check with deceased's present and past employers for benefits
- Contact service organizations for possible member benefits
- Forward mail if needed

## Section 2

### Month 1

- Notify Social Security office and apply for survivor benefits
  - Contact Veterans Affairs if applicable (need full name, branch, SSN)
  - Contact Civil Service Commission if employed 18+ months in Civil Service
  - Notify banks and credit unions; check for credit life insurance
  - Notify credit card companies in writing of cardholder's death
  - Inquire whether accounts are covered by credit life insurance
  - Cancel cell phone plan of the decedent
  - Contact nearest IRS office for tax filing requirements
  - Select a lawyer if needed (consult local bar association)
  - File life insurance claims
  - Cancel or transfer subscriptions and memberships
  - Freeze credit with Equifax, Experian and TransUnion to prevent identity theft.
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### Months 2 to 6

- Begin probate process (accumulate assets, pay debts, distribute to heirs)
- Transfer vehicle titles (requires title, lien holder info, death certificate, current registration, certified copy of will, letters of administration)
- File final personal income tax return for year of death
- File estate tax returns
- Return voter's registration card with written notification of death
- Return driver's license with photocopy of death certificate to Dept of Revenue
- Close or transfer remaining financial accounts
- Close email and social media accounts (or memorialize them)
- Return medical equipment
- Donate or distribute personal belongings when ready

## Section 3

# Arranging the Service

## Funeral Homes

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### Honoring Their Wishes

Before meeting with a funeral director, try to locate the following documents:

- Last will and testament
- Pre-paid funeral or burial plans
- Military discharge papers (DD214) if the deceased was a veteran
- Any written wishes about cremation, burial, or donation of remains
- Religious or cultural preferences for the service

If you cannot find these documents, that is okay. The funeral director can help you make decisions that feel right.

### Questions to Ask a Funeral Director

- What are the total costs, and what is included?
- What are my options for burial vs. cremation?
- What is the timeline for scheduling a service?
- Can I bring my own officiant, readings, or music?
- Do you offer payment plans or financial assistance?
- What paperwork do you handle (death certificate filing, permits)?

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### Planning Resources & Tools

- Compare community reviews on the [Yelp Funeral Home Guide](#). Enter your selected city.
- To explore options and additional local branches, check the [Dignity Memorial Fort Collins Directory](https://www.dignitymemorial.com/funeral-homes/fort-collins-co) at <https://www.dignitymemorial.com/funeral-homes/fort-collins-co>
- [Larimer County Burial Assistance Program](https://www.larimer.gov/humanservices/public-benefits/burial-assistance) - Provides payments to providers for burial and cremation services of residents who are low income.  
<https://www.larimer.gov/humanservices/public-benefits/burial-assistance>

## Section 3

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### Writing an Obituary

Finding the right words can feel impossible. Here is a simple structure:

1. Full name, age, and date of passing
2. Where they were born and where they lived
3. What they did (career, passions, volunteer work)
4. Who they loved (family members, close friends)
5. What made them unique (humor, kindness, hobbies)
6. Service details (date, time, location)
7. Memorial donations or flowers

Writing an obituary while grieving can feel overwhelming. Consider using an AI tool (Gemini, Chatgpt) to help you get started; it can effortlessly organize your notes and key details into a thoughtful draft.

### Finding Comfort in Books

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- “Comfort for the Grieving Spouse’s Heart” by Gary Roe
- “Grief & Loss for Seniors: Losing Your Spouse” by Denise Brege
- “Finding Your Way After a Spouse Dies” by Marta Felber
- “Good Grief: A Novel” by Lolly Winston
- “Grieving the Loss of Someone You Love: Daily Meditations” by Mitsch and Brookside
- “Healing a Spouse’s Grieving Heart: 100 Practical Ideas after Your Husband or Wife Dies” by Wolfelt
- “On Grief & Grieving: Finding the Meaning of Grief Through the 5 Stages of Loss” by Kubler-Ross
- “The Mourning Handbook” by Helen Fitzgerald
- “Finding Hope When a Child Dies: What Other Cultures Can Teach Us” by Miller and Ober
- “A Broken Heart Still Beats: After Your Child Dies” by McCracken and Semel

## Section 4

# Understanding Trauma & Grief

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## The Anatomy of Shock

In the hours and days after a death, your body and mind may respond in ways that feel unfamiliar or frightening. This is normal. Common responses include:

- Numbness or feeling disconnected from reality
- Difficulty concentrating, making decisions, or remembering things
- Physical symptoms: nausea, chest tightness, exhaustion, loss of appetite
- Restlessness or an inability to sit still
- Crying unexpectedly, or not being able to cry at all
- A sense of disbelief, as though it has not really happened

These are your body's protective mechanisms. They do not mean something is wrong with you. They mean something significant has happened to you.

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## Grief vs. Trauma

Grief is the emotional process of adjusting to loss. Trauma is the nervous system's response to an event that overwhelms your capacity to cope. They often overlap.

If the death was sudden, violent, or witnessed, you may experience both grief and traumatic stress simultaneously. This can feel like your brain is foggy, your memory is unreliable, and your emotions swing between intense pain and complete numbness.

This is not weakness. This is biology. Your brain is trying to protect you while also processing an enormous loss. Be patient with yourself.

## Section 4

# Grief is Not a Straight Line

You may have heard of the “five stages of grief”. Grief does not move in a straight line. You will not pass neatly from denial to acceptance.

Some days you will feel fine. Other days the weight will return without warning. You may feel angry one hour and numb the next. You may laugh at a memory and then feel guilty for laughing.

All of this is normal. There is no right way to grieve. There is no timeline. The only rule is: be honest with yourself about what you need.

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## Small Acts of Care for Difficult Days

When grief is at its heaviest, even basic tasks feel impossible. Here are small, low-effort things that can help:

- Drink water. Keep a glass or bottle within reach.
- Eat something small, even if you are not hungry.
- Step outside for two minutes. Fresh air helps.
- Let yourself rest. Sleep when your body asks for it.
- Breathe slowly: in for 4 counts, hold for 4, out for 6.
- Say no to anything that feels like too much.
- Let someone else answer the phone or the door.
- Wrap yourself in something warm and soft.

You do not need to be productive. You do not need to be strong. You just need to get through today.

## Section 5

# Finding Professional Support

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## When to Seek Professional Help

Grief is not a mental illness, but sometimes professional support is needed. Consider reaching out if:

- You feel unable to function in daily life after several weeks
- You are using alcohol, drugs, or other substances to cope
- You have persistent thoughts of self-harm or not wanting to be alive
- You feel intense guilt, rage, or panic that does not ease
- You are isolating completely and cannot accept help
- You experienced a traumatic loss and have flashbacks or nightmares

Seeking help is not a sign of failure. It is a sign that you are taking your healing seriously.

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## Questions to Ask When Choosing a Therapist

- Do you specialize in grief, bereavement, or traumatic loss?
  - What modalities do you use (EMDR, CBT, somatic therapy)?
  - What are your rates, and do you take insurance or offer a sliding scale?
  - How often would we meet, and for how long?
  - What does a first session look like?
  - Do you offer virtual sessions?
  - Have you experienced loss yourself? (You may or may not want this.)
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## Types of Support

Individual therapy provides private, tailored support. Peer-led support groups offer community and shared understanding. Many people benefit from both. There is no wrong door to walk through first.

## Section 6

# Support Resources

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## Government & Legal Agencies

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### Social Security Administration

301 S. Howes, 4th Floor, Fort Collins, CO 80521

(866) 336-7385

M T Th F 9am-3pm | W 9am-Noon

### Office of Vital Statistics

1525 Blue Spruce Dr, Fort Collins, CO 80524

(970) 498-6710

M-F 8am-4:15pm

### Colorado Bar Association

[cobar.org/Licensed-Lawyer](http://cobar.org/Licensed-Lawyer)

Allows community members to search for an attorney based on the issue they need help with.

### Internal Revenue Service (IRS)

301 S. Howes Street, Suite 302, Fort Collins, CO 80521

(970) 221-0688

M-F 8:30am-4:30pm | Closed for lunch 12:30pm-1:30pm

## Elections, Courts & Motor Vehicle

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### Larimer County Elections

200 W. Oak Street, 5th Floor, Fort Collins, CO 80521

(970) 498-7820

M-F 8am-5pm

### Colorado Dept. of Revenue, Driver's License

Division

3030 S. College Avenue, 1st Floor, Fort Collins, CO 80526

(970) 494-9806

M-F 8am-5pm

### Larimer County Courts, Probate Office

8th Judicial District Clerk

201 Laporte Avenue, Fort Collins, CO 80521

(970) 494-3500

M-F 7:30am-4:30pm

### Larimer County Clerk & Recorder

200 W. Oak Street, 1st Floor, Fort Collins, CO 80521

(970) 498-7860

M-F 8am-5pm

## Section 6

### Grief Support

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Community Grief Center  
communitygriefcenter.org  
(970) 506-4114  
Support groups, family grief classes, peer support  
Located in Greeley, CO

Pathways Hospice  
305 Carpenter Road, Fort Collins, CO 80525  
(970) 663-3500

Alliance for Suicide Prevention  
suicideprevent.org  
(970) 482-2209  
Support groups for suicide loss survivors (virtual and in person), organizational debrief, consultation, training, peer support

### Child/Parent Support

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3 Hopeful Hearts  
3hopefulhearts.com  
(970) 430-6136  
Child loss support groups, peer support, Camp Braveheart (camp for kids and teens)

Judi's House  
judishouse.org  
Child grief and trauma specialists

Sesame Street Grief and Loss  
sesameworkshop.org/topics/grief  
Videos, games, and books to help adults explain death and loss to children 8 years and younger

### Therapy Resources

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CAYAK/Connections  
healthdistrict.org  
(970) 221-5551  
Resource navigation, brief therapy, psychological testing  
CAYAC for children supports, Connections for adults

SummitStone Same-Day Access  
summitstone.org  
(970) 494-4200  
Walk-in one-time therapy or ongoing treatment  
Locations in Fort Collins, CO and Loveland, CO

Open Path Collective  
openpathcollective.org  
Therapists who offer sliding scale/reduced rate fees

Psychology Today  
psychologytoday.com  
General therapist directory

## Section 6

### Crisis Support

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Longview - 24/7 Free Mental Health Urgent Care

(970) 494-4200 ext. 4

2260 W. Trilby Rd, Fort Collins, CO 80526

Walk-in services 24/7/365, mobile crisis team, med management, crisis support

North Range Behavioral Health

northrange.org

(970) 347-2120

Suicide education and support services, crisis support

Weld County, CO

Colorado Crisis Services

coloradocrisiservices.org

1-844-493-8255 or text TALK to 38255

24/7 free confidential crisis counseling and peer support

Walk-in support for Colorado residents

988 Suicide & Crisis Lifeline

Call or text 988 (available 24/7)

Crisis Text Line

Text HOME to 741741

### Veteran Support

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Veterans Affairs Administration

200 W. Oak Street, 5th Floor, Fort Collins,  
CO 80521

(970) 498-7390

M-F 8am-4:30pm

(DD214 form needed for burial in Fort Logan National Cemetery or any national cemetery; other benefits also available.)

Vets4Warriors

vets4warriors.com

(855) 838-8255

24/7 confidential peer support from veterans, independent from VA and U.S. Military

Cohen Veterans Network

cohenveteransnetwork.org

Non-profit mental health support for active duty military, veterans, and their families

Combat Recovery Foundation

combatrecoveryfoundation.org

1-844-273-4496

1:1 veteran peer support, support groups and education

Military One Source

militaryonesource.mil

1-800-342-9647

Confidential counseling, financial/legal aid, additional support and resources

## Section 7

# Caring for Grieving Children

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## How Children Understand Death

Children grieve differently than adults, and their understanding of death changes with age:

Ages 2 to 5: May not understand that death is permanent. They may ask when the person is coming back. Use simple, honest language: "Their body stopped working and they cannot come back."

Ages 6 to 9: Beginning to understand death is final. May become anxious about their own safety or the safety of other loved ones. Reassure them that they are safe and cared for.

Ages 10 to 12: Understand death more fully. May withdraw, act out, or try to be "strong" for adults. Let them know all feelings are allowed.

Teenagers: Process grief similarly to adults but may resist talking. Give them space while making it clear you are available. Watch for risky behavior or isolation.

## Helping Young Hearts Heal

- Be honest. Avoid euphemisms like "passed away" or "went to sleep."
- Maintain routines as much as possible. Predictability is comforting.
- Let them attend the service if they want to. Prepare them for what they will see.
- Give them a role: lighting a candle, drawing a picture, choosing a song.
- Name your own feelings so they learn it is safe to express theirs.
- Read age-appropriate books about death together.
- Watch for changes in sleep, appetite, school performance, or behavior.
- Consider a children's grief group.

## Section 8

# Organ & Tissue Donation

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## Colorado Law

**First-Person Consent:** If an adult (18+) registered as a donor through the DMV, Donate Life Colorado, or a will, that decision is legally binding. Family members cannot override a registered donor's wishes.

**Minors:** For those under 18, parents or legal guardians retain final authority to authorize or decline donation, even if the minor indicated a desire to donate.

**No Cost to the Family:** All costs for evaluating and recovering organs and tissues are covered by the procurement organization. The family is only responsible for medical care prior to death and standard funeral expenses.

**Registry:** Colorado's official record is managed by Donate Life Colorado at [www.DonateLifeColorado.org](http://www.DonateLifeColorado.org)

## The Role of Donor Alliance

Hospitals do not handle donation. By federal and state mandate, hospitals notify Donor Alliance, the designated Organ Procurement Organization for Colorado and most of Wyoming.

A specialized Family Support Coordinator from Donor Alliance (not the hospital team) will speak with the family, verify registry status, and walk you through the process.

The medical team treating a patient is entirely separate from transplant and procurement teams. Life-saving care is never compromised by donor status.

## Contact & Support

Donor Alliance (Colorado Headquarters)

Phone: (303) 329-4747 / (888) 868-4747 (24/7 Support)

Website: [www.donoralliance.org](http://www.donoralliance.org)

To check status or register a decision:

Registry: [www.DonateLifeColorado.org](http://www.DonateLifeColorado.org)

## Section 9

# Notes & Document Organizer

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Use these pages to keep track of important information as you navigate the weeks ahead.

## Important Account Numbers

Account: \_\_\_\_\_ Institution: \_\_\_\_\_

Account #: \_\_\_\_\_ Phone: \_\_\_\_\_

Status: \_\_\_\_\_

Account: \_\_\_\_\_ Institution: \_\_\_\_\_

Account #: \_\_\_\_\_ Phone: \_\_\_\_\_

Status: \_\_\_\_\_

Account: \_\_\_\_\_ Institution: \_\_\_\_\_

Account #: \_\_\_\_\_ Phone: \_\_\_\_\_

Status: \_\_\_\_\_

## Phone Call Log

Date: \_\_\_\_\_ Called: \_\_\_\_\_ Re: \_\_\_\_\_

Result: \_\_\_\_\_

Date: \_\_\_\_\_ Called: \_\_\_\_\_ Re: \_\_\_\_\_

Result: \_\_\_\_\_

Date: \_\_\_\_\_ Called: \_\_\_\_\_ Re: \_\_\_\_\_

Result: \_\_\_\_\_

Date: \_\_\_\_\_ Called: \_\_\_\_\_ Re: \_\_\_\_\_

Result: \_\_\_\_\_



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# You are not alone

Grief is not something you get over—it is something you learn to carry.

You do not have to carry it alone.

When you are ready, lean on others.

When you are not, give yourself permission to rest.

There is no wrong way to grieve someone who is gone.

May you find grace for yourself today.



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With care,  
Larimer County Sheriff's Office  
Victim Response Team  
970 498-7340  
[sheriff-victimsresponse@co.larimer.co.us](mailto:sheriff-victimsresponse@co.larimer.co.us)