

the practical checklist

when a partner dies, the world hands you a second job on the worst day of your life: forms, accounts, an empty side of the bed, and somehow your own body still needing to be fed. this is not a to-do list to conquer. it is a gentle ordering of things, so that on the days you can manage one small task, you know where to begin.

almost nothing here needs doing today. tick what you can, leave the rest, and ask someone to sit beside you for the heavy ones. this is practical guidance, not legal or financial advice.

FINANCES

- ☐ locate the most recent bank statements and note which accounts were shared, and which were theirs alone.
- ☐ contact their bank to report the death; ask what they need and what happens to joint accounts.
- ☐ find any will, policy documents, or the name of their attorney or financial adviser.
- ☐ list the regular payments that came from their account, medical aid, insurance, subscriptions, so nothing lapses by surprise.
- ☐ ask about pension, provident fund, or retirement annuity benefits; there may be support you are entitled to.
- ☐ do not rush any large financial decision. grief is a poor time to decide anything that cannot be undone.

PAPERWORK

- ☐ obtain several certified copies of the death certificate, you will need more than you expect.
- ☐ report the estate to the Master of the High Court, usually within fourteen days (an attorney can do this for you).
- ☐ notify medical aid, insurers, and any policy providers.
- ☐ cancel or transfer accounts in their name, phone, email, subscriptions, only when you feel ready. there is no hurry.
- ☐ keep one folder or box for every document and reference number. it will save you a hundred small searches on your hardest days.

LIVING ALONE

- ☐ ask someone to stay, or to be a phone call away, for the first nights if the house feels too quiet.
- ☐ let people bring meals, do a shop, sit with you. accept the specific offers; they are easier than open ones.
- ☐ keep their side of things, the mug, the chair, their clothes, for as long as you need. there is no schedule for this.
- ☐ tell one or two people they may check on you, so the silence is never total.
- ☐ be gentle about the firsts, the first weekend, the first shared anniversary, the first time you cook for one.

SLEEPING AGAIN

- ☐ if sleep will not come, do not fight it alone all night, a warm light, a familiar voice, a podcast can soften the small hours.
- ☐ keep something of theirs near the bed if it comforts you; move to the middle, or the sofa, if the empty side is too much.
- ☐ ease off caffeine and screens in the evening where you can; grief already disrupts rest enough.
- ☐ if sleeplessness or dread becomes the rule rather than the exception, speak to your doctor. you do not have to white-knuckle this.

let every feeling have room. the admin is not the grief. the love is somewhere else entirely, and it is safe.

IF THE DAYS FEEL UNBEARABLE

if you are struggling to carry on, please reach out. you should not have to hold this alone.

SADAG (South African Depression and Anxiety Group): 0800 567 567

Lifeline South Africa: 0861 322 322

one small thing today is enough. the rest can wait.

THE ERIN FOUNDATION NPC • HOME FOR GRIEF • SOUTH AFRICA