The Widow's Guide

* This information is also valid for widowers.

Prestonwood Foundation

Getting involved. Making a difference. Leaving a legacy.

The Widow's Guide

The Widow's Guide is a gift from Prestonwood Foundation to assist those who have experienced the loss of a spouse. Although this brochure is primarily intended for grieving widows, many of the items included are applicable to widowers (men) as well. Our primary desire is to help and serve you during this time of need, whether you are seeking guidance before or after the passing of your spouse.

This guide is intended to provide a framework and general guidelines to assist you. It is not the intention of Prestonwood Foundation to offer specific investment, legal or tax advice in regard to a specific technique, product or financial matter. You are encouraged to consult with your financial, legal and tax advisers. This brochure is also not intended to serve as an endorsement of or for any type of specific legal document.

Prestonwood Foundation is a 501(c)(3) ministry of Prestonwood Baptist Church.

Our Mission Statement

Prestonwood Foundation is a servant ministry that, through gracious direct gifts and legacy estate gifts, provides perpetual funding to the ministries of Prestonwood Baptist Church. The foundation allows individuals and families to leave a legacy by making a difference for God's kingdom not only today, but until the day Jesus returns.

The ministry of Prestonwood Foundation is twofold:

Legacy Giving

- Endowments
- Charitable Gift Annuities
- Legacy Gifts
- Direct Cash Gifts, Stocks and Real Estate

Servant Ministry

- Will Drive
- Biblical Financial Teaching and Guidance
- Career Transitions Ministry
- Benevolence
- Culture Impact Team
- New Widow's Guide and Assistance

For more information, please feel free to call Ron Kelley at 972-820-5439 or e-mail rkelley@prestonwood.org.

UPON THE DEATH OF A SPOUSE

He will wipe away every tear from their eyes, and death shall be no more, neither shall there be mourning, nor crying, nor pain anymore, for the former things have passed away.—Revelation 21:4

"Nobody ever told me that grief felt so much like fear," C.S. Lewis opens his story of personal bereavement in *A Grief Observed*. A sentiment echoed by far too many, death has become an entity too familiar to most. This guide exists to serve as a reminder that death is not the end, and that while it may separate, you are not alone in this. As the body of Christ known as the Church, we are here to encourage, strengthen, and assist as you transition during this season of life.

You are prayed for, cared for, and loved more than you could imagine.

We hope this guide helps to provide a foundation in these troubling times.

May God bless and watch over you in the coming days.

FIRST STEPS

CONTACTS

FUNERAL HOME

One of your first contacts should be the funeral home. The home can help prepare you for what is to come and tell you what to expect when it comes to dealing with medical examiners, benefit claims and obituaries. In regard to writing an obituary, jot down pertinent information about your spouse's life, education, career, military service, notable achievements, etc., to assist the funeral director in compiling information for obituaries in local newspapers. Most funeral homes will take care of death certificates and may even help in expediting and filling out life insurance claims. A list of local funeral homes is provided in the last section of this document.

SUPPORT GROUPS

Family and Friends

Your family and close friends will want to know when a tragedy has occurred. This is the time for them to rally around you and help provide the physical and emotional support that is needed. They can help take care of the most basic daily tasks and assist with meals. Their very presence will offer valuable company and support as you grieve.

Church Family

Begin by contacting your Age-Group Minister or LifeGroup leader. These are the times when prayer shakes the foundation in the heavens. Believers will face burdens more than they can individually bear (2 Corinthians 1:8) but now the people of God can truly come alongside you. And when the Church is with you, there is nothing we cannot handle together. Your life is not a burden to others; we're supposed to rely on each other when we are in trouble, and then we help those who are struggling. In this way, the body not only works together, but also strengthens itself.

LEGAL DOCUMENTATION

DEATH CERTIFICATES

Death certificates are required in order to make claims and complete any legal work that is ensuing. It is recommended that you request six to 10 official copies, as you will need the documents for multiple circumstances. The funeral home should be able to provide as many copies as you need.

LAST WILL AND TESTAMENT (to be completed before an individual is deceased)
Although wills are acceptable even when written by hand by an individual, it is best to have an attorney draw up a will because of the many legal technicalities. Once you have a will, you should keep it somewhere other than a safe-deposit box; a fireproof safe is a better alternative. You can name anyone older than 18 to act as executor of your will and estate. However, you should be sure to choose someone who is responsible, who knows your heart and would feel like it is an honor to serve you and your family by completing this important task. This person has the responsibility to investigate claims, pay debts, file and pay taxes, distribute remaining assets, etc. The existence of a will does not necessarily void the probate process. It is best to hire an estate attorney who will guide you and your executor through the process for a nominal fee. If you are in need of a referral for an estate attorney, Prestonwood Foundation will gladly assist you.

If your spouse did not have a will, the process can become very complicated. A judge will determine the disposition of the deceased's assets, regardless of what the deceased would have wanted.

TRUSTS (to be established before an individual is deceased)
A trust is a legal contract to manage your money or assets after death. It is considered a private document, and therefore not open to the public. Again, because of technicalities and complexity, it is strongly recommended that you work with an estate attorney and financial adviser to develop your game plan to determine the need for a trust of any type.

PROBATE PROCESS
Probate is an important part of the process of settling the estate. Probate includes determining heirs, paying creditors, distributing assets, and changing names on deeds/titles. All contractual assets payable to the estate's owner must go through probate court. The estate may have to be probated, whether or not there is a will in place. Generally the probate is reviewed within 30 days with accompanying court costs. The Uniform Probate Code outlines specific rights of a surviving spouse if there is neither a will nor trust, but this can be a costly, stressful and lengthy process. It is highly recommended that you have an estate attorney oversee this process, especially if there are assets. Please note that in some instances the probate process can be bypassed by having an affidavit submitted to the court, but, once again, this requires consulting with a qualified estate attorney.

ATTORNEY
Although in some simple estates, the use of an attorney may not be necessary, it is recommended that one be consulted to make sure all bases are covered. Making sure everything is correct will alleviate any potential issues that could cause stress and worry.

FILING FOR BENEFITS

LIFE INSURANCE
Contact your life insurance agent to receive the necessary forms to file a claim. Check to see if your spouse had any life insurance through an employer, credit card, bank or through another option. Life insurance claims typically require the claimant's statement and/or a death certificate or attending physician's statement.

WORK BENEFITS & RETIREMENT ACCOUNTS (401K, Pension, IRA)
If your spouse was still employed, contact his or her employer's Human Resource department. Ask if your spouse was covered by group insurance. Ask about benefits that may be due and how to file a claim. Also, be sure to check on fund benefits, accrued vacation, sick pay, terminal pay allowances, disability, credit union balances and other questions you might have. See if any dependents are still covered under the hospital, surgical and disability coverages. Most companies will be helpful and will provide a comprehensive package that will allow you to file all entitled claims and benefits. It is critical that you check with each of your spouse's former employers, as you may discover a pension or annuity benefit that may have been forgotten.

SOCIAL SECURITY BENEFITS
When a person who is covered by Social Security (www.ssa.gov) passes away, it is important that survivors file for benefits in a timely manner. When applying for Social Security benefits, you will generally need: Social Security numbers for you and your spouse, marriage certificate, death certificate, and possibly the bank account number of the beneficiary. A person with at least 10 years of contributions to Social Security can normally be assumed to be fully vested; less time or participation means less benefits.

Certain conditions may allow you to draw from your spouse's contributions, such as for retirement or for the care of dependent children. In most cases, Social Security will pay a one-time death benefit (about $255) to assist with burial expenses. At age 65 you may also be eligible for Medicare benefits.

VETERANS AFFAIRS
Contact the Department of Veterans Affairs (www.va.gov) for these benefits. In general, to receive Veterans Affairs and Military Benefits, a veteran's active duty must have ended on honorable terms. If ending on a bad conduct discharge, some people may still qualify, but the events surrounding the charge will be reviewed. Some benefits may be given for the purpose of education if a veteran dies or is permanently disabled in action. These may also apply to the spouse and/or children of one who is a POW or MIA for more than 90 days. Additionally, the veteran may be eligible for burial in a state or national cemetery, funeral reimbursements, possible life insurance benefits and other honors.

UPDATES, CHANGES AND NOTIFICATIONS

BANKS
Update the contents of your safe-deposit box if you have one. Remember, this is not the optimal place to store a will. Change the names on all bank account information. Double-check automatic bank account information, such as auto draft, and auto debit. Consider creating a temporary account for interim expenses as you deal with deposits and expenses that are strictly associated with estate business.

FINANCIALS
There are other things that need to be changed, including names on property and auto titles. Other accounts to update: credit cards, gas, electric, water, lawn, phone, newspaper, calling plans, cable, Internet. Check scheduled debts payable through your checking account that your spouse may have set up to be paid automatically, so you are not caught off-guard when that money is withdrawn from your account.

OTHERS
Close or transfer e-mail accounts. Update your will and/or trust since your spouse most likely was named in the document. Update your medical power of attorney and any other joint decisions where choices may need to be deferred. Update any life insurance policies, IRAs or 401K funds in which your spouse was listed as beneficiary.

BILLS AND TAXES

DEBTS

It is easy to get bogged down and overwhelmed with everything that is happening. Some tasks can slip your mind. This is why it is important to continue paying your bills or to find someone who can be in charge of this task during these difficult days. Review any debts that are owed and any debts that people owe you so that you can have a better understanding of what your financial landscape looks like. As mentioned earlier, it may be good to set up a temporary bank account to use for these expenses. If you have never handled the family's bills, have a trusted family member or friend assist you in getting everything in order. The Prestonwood Foundation also assists those in need of setting up a spending plan and schedule for bill payment at no cost to a church member.

FEDERAL ESTATE TAX

You may have to pay the federal estate tax. The federal estate tax is generally the largest levied on an estate after a person has passed away. The guidelines for this tax change from year to year. Often the taxes are differentiated based on the amount of the estate. The tax is due roughly nine months from the date of death. It is highly recommended that you seek advice from an estate attorney and/or financial planner.

STATE TAX

Texas currently has no state estate tax. These taxes vary from state to state so be sure to check with the state where you reside permanently.

OTHER TAXES

Income taxes need to be filed for the deceased by April 15.

IN THE DAYS AHEAD

MAKING IMPORTANT DECISIONS

Should I sell our house and downsize? Invest my retirement in a new opportunity? These are just two examples of the types of questions you may be faced with following the death of your spouse. It is best to hold off making any major decisions while you are still dealing with significant grief. Make no big decisions, whether investing, taking out loans or buying a new car, that could jeopardize your financial future for at least one year. Because of your vulnerability during this time, some people may try to take advantage. Others are genuinely trying to help you, but if it is possible, try not to use money from the estate. If feasible, put the money in an insured savings account and live off the interest for a year. This gives you time to adjust to your new life and to become educated on money management.

HEALTH AND MEDICAL INSURANCE

If your spouse was employed at the time of his/her passing, the employer may offer surviving dependents the option of continuing health insurance for up to 36 months after that employee's death. Coverage is offered at the same rate the company pays; this amount can increase each year. If you do not have access to health insurance through a company, consider working with a service or industry organization.

LIFE INSURANCE

If you have life insurance, update your beneficiary information as soon as possible.

SOME ENCOURAGEMENT

No one can know the depths of another's pain. And different people find comfort in different things. Hopefully the following Scripture and messages bring a sense of peace to your heart. This season of life is very difficult. Always remember that God has a special heart for people who are hurting.

Deuteronomical law made provisions to take care of widows.

Hosea was put through a situation that no person would want to experience, and was able to relate to God that no other person could experience.

Naomi and her daughter-in-law Ruth were both widows. Ruth persevered, had a son named Obed and was the great-grandmother of King David.

When Abigail's husband was struck dead, God provided for her, too.

The widow that Jesus observes in Mark 12:43–44 serves as an example of unwavering faith.

Most of 1 Timothy 5 is dedicated to instruction for helping widows. In fact, God speaks to taking care of widows quite often. Some examples:

You shall not mistreat any widow or fatherless child. —Exodus 22:22

He executes justice for the fatherless and the widow, and loves the sojourner, giving him food and clothing. —Deuteronomy 10:18

Father of the fatherless and protector of widows is God in his holy habitation. —Psalm 68:5

The LORD watches over the sojourners; he upholds the widow and the fatherless, but the way of the wicked he brings to ruin. —Psalm 146:9

... learn to do good; seek justice, correct oppression; bring justice to the fatherless, plead the widow's cause. —Isaiah 1:17

Thus says the LORD: "Do justice and righteousness, and deliver from the hand of the oppressor him who has been robbed. And do no wrong or violence to the resident alien, the fatherless, and the widow, nor shed innocent blood
in this place." —Jeremiah 22:3

"Leave your fatherless children; I will keep them alive; and let your widows trust in me." — Jeremiah 49:11

Religion that is pure and undefiled before God, the Father, is this: to visit orphans and widows in their affliction, and to keep oneself unstained from the world. —James 1:27

And in the end, for those believers who endure until the end ...

"He will wipe away every tear from their eyes, and death shall be no more, neither shall there be mourning, nor crying, nor pain anymore, for the former things have passed away." —Revelation 21:4

These few verses merely scratch the surface of all that the Bible has to say about the pain and grief that you are experiencing. Take heart in knowing that you are not alone. There is a cloud of witnesses who have gone before you and experienced this difficult season you are in right now (Hebrews 12:1–2).

You are prayed for. And as much as it may seem that it will not pass, life will get better.

C.S. Lewis, who felt so burdened by the loss of a loved one, wrote that moving away from grief eventually happens with the hand of God and His purposes. "There was no sudden striking and emotional transition. Like the warming of a room or the coming of daylight. When you first notice them they have already been going for some time."

So seek comfort in our loving God; surround yourself with His people and get involved in His work here on earth. God bless you.

Grief, Loss and Transition Workshop

This workshop is available for those who have suffered the loss of a loved one.
This group meets every Tuesday for 13 weeks at 6:30 p.m. at the Plano Campus.
GriefShare is a video/workbook series produced by H. Norman Wright with Christian leaders and laypeople sharing their stories and how they reconciled their grief to their lives.
Please call 972-820-5308 for details.

SUMMARY CHECKLIST

- ☐ Funeral home
- ☐ Family
- ☐ Church
- ☐ Death certificates (6-10 official copies)
- ☐ Obituaries
- ☐ Last will and testament
- ☐ Trusts
- ☐ Probate process
- ☐ Lawyer
- ☐ Life insurance
- ☐ Work-related benefits
- ☐ Social Security
- ☐ Veterans Affairs
- ☐ Other benefits
- ☐ Update safety deposit box
- ☐ Change names on bank accounts
    - ○ Auto draft and auto debit information
    - ○ Temporary bank account
    - ○ Change name on:
        - ○ Property titles
        - ○ Auto titles
        - ○ Electric bill
        - ○ Water bill
        - ○ Gas bill
        - ○ Cable bill
        - ○ Internet bill
        - ○ Phone bill and calling plan
- ☐ Cancel or change credit cards
- ☐ Cancel or change subscriptions
- ☐ Cancel social media
- ☐ Accounts
- ☐ Debts owed
- ☐ Debts owed to you
- ☐ Paying bills
- ☐ Federal estate tax
- ☐ State tax
- ☐ Filing deceased's income taxes
- ☐ Keeping track of possible tax deductions
- ☐ Future money management courses
- ☐ Medical insurance
- ☐ Health insurance
- ☐ Life insurance
- ☐ Mortgage

Prestonwood Foundation

Getting involved. Making a difference. Leaving a legacy.

Ron Kelley
Executive Director of Prestonwood Foundation
972-820-5439
rkelley@prestonwood.org

LIST OF CONTACTS

CHURCH INFORMATION

Prestonwood Baptist Church
6801 W. Park Blvd.
Plano, TX 75093
972-820-5000
prestonwood.org

Prestonwood Baptist Church
(North Campus)
1001 W. Prosper Trail
Prosper, Texas 75078
972-820-5000
prestonwood.org

LOCAL FUNERAL HOMES

Allen Family Funeral Options
2112 Spring Creek Pkwy.
Plano, TX 75023
972-596-8200
www.affoplano.com

Restland Funeral Home and Cemetery
13005 Greenville Ave.
Dallas, TX 75243
214-466-7489
www.restlandfuneralhome.com

Turrentine-Jackson-Morrow
(six locations)
972-562-2601
www.tjmfuneral.com

Aria Cremation Services
214-306-6700

BIBLICAL MONEY & POSSESSIONS TEACHING

Crown Financial Ministries
8351 E. Walker Springs, Lane
Suite 403
Knoxville, TX 37923
Toll-Free 800-722-1976
customercare@crown.org

Prestonwood Foundation
6801 W. Park Blvd.
Plano, TX 75093
972-820-5439
prestonwoodfoundation.org

LEGAL ASSISTANCE

Prestonwood Foundation will gladly make recommendations for qualified Christian estate attorneys if you are seeking counsel in this area.

Christian Legal Society
703-642-1070
www.clsnet.org

Dallas Bar Association
2101 Ross Ave.
Dallas, TX 75201
214-220-7400
www.dallasbar.org

SOCIAL SECURITY

Social Security Administration
Office of Public Inquiries
Windsor Park Building
6401 Security Blvd.
Baltimore, MD 21235
www.ssa.gov
800-772-1213

COLLIN LOCAL VETERANS AFFAIRS

Veterans Affairs
810 Vermont Avenue NW
Washington, DC 20420
800-827-1000 (VA Benefits)
877-294-6380 (Pension Benefits)
www.va.gov
Please note every county has its own website; please contact Prestonwood Foundation Office for more information.

NOTES

Prestonwood

A Church to Call Home

PLANO CAMPUS

6801 W. Park Blvd., Plano, Texas 75093

Sunday Worship Services
9:30 and 11:00 a.m.

LifeGroup Bible Studies
Wednesday 6:30 p.m. (Plano Campus)
Sunday 8:00, 9:30 &11:00 a.m.

NORTH CAMPUS

1001 W. Prosper Trail, Prosper, Texas 75078

Sunday Worship Services
8:30, 10:00 & 11:30 a.m.

LifeGroup Bible Studies
Sunday 8:30, 10:00 & 11:30 a.m.

PRESTONWOOD EN ESPAÑOL

Saturday Worship Service 5:00 p.m.

North Campus
1001 W. Prosper Trail, Prosper, Texas 75078

Sunday Worship Service 2:00 p.m.

Plano Campus
6801 W. Park Blvd.
Plano, Texas 75093

LifeGroup Bible Studies
Wednesday 6:45 p.m.
Sunday 11:00 a.m. and 12:45 p.m.

Lewisville Campus
@ Northview Baptist Church
2021 N. Mill St., Lewisville, Texas 75057

LifeGroup Bible Studies
Wednesday 7:00 p.m.
Sunday 12:45 p.m.

Worship Services online at Prestonwood.Live

STAY CONNECTED!

/prestonwoodbc @prestonwood @prestonwoodbc

prestonwood.org