

Inheritance First 90 Days Checklist

A calmer sequence for the first days, first weeks and first 90 days after a death - with room to track what has been done and what still needs attention.

First rule

Do not confuse urgency with speed. Secure what truly needs attention, identify who has authority to act, preserve records and avoid irreversible financial decisions until the facts are clear.

The timeline at a glance

First 48 hours

Protect people and property. Locate core documents. Identify the executor / trustee. Keep records. Avoid irreversible money moves.

First 2 weeks

Confirm authority, gather certified copies as needed, build the asset/debt list, contact the right institutions, and assemble legal/tax help when needed.

First 90 days

Track probate / trust administration, valuations and basis records, beneficiary claims, tax filings, inherited accounts and distribution decisions.

First 48 hours - protect and pause

- ☐ Identify who is legally authorized to act now (executor, administrator, trustee or other representative).
- ☐ Locate the will, trust, insurance policies, deeds and recent account statements.
- ☐ Secure the home, vehicles, valuables and important records when you are authorized to do so.
- ☐ Start a simple log of calls, documents received, expenses and decisions.
- ☐ Avoid selling, transferring or retitling major assets until ownership, beneficiary instructions and authority are clear.
- ☐ Confirm whether the funeral home has reported the death to Social Security; SSA says funeral homes usually do.

Authorized person / role: _____

Attorney / legal contact: _____

Where originals are stored: _____

First 2 weeks - gather facts and build the file

- ☐ Order certified death certificates in the quantity actually needed for the institutions involved.
- ☐ Build a list of assets, debts, insurance, benefits, real estate and business interests.
- ☐ Separate assets that pass by beneficiary / ownership / trust from assets that may belong to the probate estate.
- ☐ Notify financial institutions and insurers only after confirming the required authority and documents.
- ☐ Ask the attorney / tax professional whether an estate EIN, estate account or probate filing is needed.
- ☐ Preserve date-of-death statements, appraisals and valuation records that may matter for tax basis or administration.
- ☐ Check survivor benefits and employer / pension benefits that may require a claim.

Federal tax note: The IRS says an estate administrator generally collects assets, pays creditors and distributes the balance, and may have separate final-return and estate-return filing responsibilities. State probate duties and deadlines vary.

CPA / tax contact: _____

Probate court / case number (if any): _____

Estate EIN / account (if applicable): _____

Days 15-90 - administration, claims and decisions

- ☐ Track probate or trust-administration deadlines and document requests.
- ☐ Complete beneficiary claims for insurance, retirement accounts and transfer-on-death assets as appropriate.
- ☐ Before selling inherited property, preserve records that support date-of-death value / basis and ownership history.
- ☐ Review inherited retirement-account choices before taking distributions or retitling accounts.
- ☐ Do not pay the deceased person's obligations from your own money unless a qualified adviser tells you why that is appropriate.
- ☐ Keep estate / trust funds and personal funds separate when acting in a fiduciary role.
- ☐ Delay large investing, gifting, house-sale or lifestyle decisions until you understand taxes, cash needs and the administration timeline.
- ☐ Keep a running list of what is still unknown. Unknowns are often more important than speed.

Open questions / items waiting on someone else:

Recordkeeping worksheet

Date	Person / institution	What happened / next step	Follow up

If you are not the fiduciary

You may be a beneficiary without having legal authority to act for the estate. Ask who the executor, administrator or trustee is before taking actions on estate property or accounts.

Keep going

[What to do with inheritance money first](#)

[What probate is, how long it can take and where it fits](#)

[How inheritance money reaches you](#)

[Ask Michael's Money Assistant](#)

Sources checked September 2026: IRS - Responsibilities of an Estate Administrator; IRS Publication 559; Social Security Administration - What to Do When Someone Dies.

Educational use only. State probate law, deadlines and required documents vary. This checklist is not legal or tax advice.