

Checklist: How to Prepare for the Death of a Loved One

This Australian checklist is designed to help guide families through what they can do to prepare when a loved one is about to die.

As hard as it is to contemplate the death of a parent, partner, sibling, family member or loved one, there are a number of things to do and arrange that simply can't be avoided. The more you can do to organise and prepare for death ahead of time, the better.

This guide is broken down into the following sections:

1. Advance Care Planning
2. Organ Donation
3. Communication with Friends & Family
4. Funeral Planning
5. Finding a Funeral Director
6. Paying for the Funeral
7. Legal Documents
8. Family Finances
9. Accounts to be Closed Down
10. Pets

How to use this Checklist: Each item you need to complete is denoted by a checkbox ().

So that you are prepared when the time comes, you might also familiarise yourself with our checklist for [What to Do When Someone Dies in Australia](#).

1. Advance Care Planning

If the health of your loved one is deteriorating, it's important that their family and health professionals understand their wishes, values, beliefs and preferences when they may no longer be able to communicate those decisions for themselves.

An important part of advance care planning is appointing a substitute decision-maker (to make important decisions in relation to their care when your loved one may not be able to

do so) and completing an Advance Care Directive, which documents preferences of what to do in certain situations (i.e. when they can no longer feed themselves, or communicate independently).

- Appoint a substitute decision-maker or Enduring Power of Attorney
- Complete an Advance Care Directive

For more information on appointing a substitute decision-maker and preparing an Advance Care Directive in your state, visit [Advance Care Planning Australia](#).

2. Organ Donation

Ensure you know whether your loved one is (or wants to be) an organ donor. It is important that family knows their decision as the next of kin will be required to provide their consent for the organ donation to proceed.

- Ensure you loved one's next of kin knows whether they are an organ donor
 - If your loved one is not an organ donor but wants to be, register this on the [Australian Organ Donor Register](#)
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3. Communication with Friends & Family

When others who are not in your immediate family know you are preparing for the death of a family member, they often want to help and be there to support you, but aren't always sure how to do this. Clear and prior communication can ensure you have your support network in place for when the time comes.

- Clearly communicate and update what is happening to friends, family and religious groups who you would like to keep informed
 - Let people know how and when they can help you when the time comes
 - Inform your boss so that arrangements can be made to cover your absence
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4. Funeral Planning

Important Note: Before taking steps to plan or find a funeral director, it's important to know whether your family member has a [prepaid funeral already planned with a funeral director](#).

- Check whether there is a prepaid funeral (if so, skip sections 4 – 6 of this checklist)

In many cases, when a loved one passes away, their family doesn't know what type of funeral they would have wanted. This can lead to disagreements, second-guessing and unneeded stress at an already difficult time. Sometimes, it can even lead to families significantly overspending when all the family member wanted was a simple funeral. It's important to have at least a basic understanding of key details:

- Burial or cremation
- If burial: Do they already have a burial plot, and if not, what cemetery they want to be buried in
- If cremation: What do they want to be done with their ashes
- Religion of the service
- Type of service (for example, [traditional funeral service](#) or [no service cremation](#))
- Simple or elaborate funeral

For more guidance, see our [Comprehensive Funeral Planning Checklist](#).

5. Finding a Funeral Director

Once you know the type of funeral your loved one wants, you should find a funeral director. While it's possible to meet with funeral directors when the time comes, preparing for the death of your family member in advance – when you have more time and a clearer mind – will result in better decisions.

At this time, you should also seek to pre-arrange the details of the funeral and obtain full price quotes for the funeral. This way, when your loved one passes away, you'll know that all the administration of the funeral has been taken care of and there won't be any surprise expenses.

- Choose a funeral director

- Pre-arrange the funeral
- Obtain a full and itemised price breakdown

Tip: You can use our website to instantly compare the prices and reviews of over 700+ funeral homes around Australia. To find a funeral director in your area:

1. Go to www.gatheredhere.com.au
2. Select burial or cremation
3. Select the type of funeral you want to plan for your loved one
4. Type in your suburb and click "Compare"

For more information on finding a funeral director in your state, see our city guides:

- [Funeral Directors, Sydney](#)
 - [Funeral Directors, Melbourne](#)
 - [Funeral Directors, Brisbane](#)
 - [Funeral Directors, Adelaide](#)
 - [Funeral Directors, Perth](#)
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6. Paying for the Funeral

- Before arranging for payment of the funeral, confirm whether your loved one has already taken any steps to cover the cost of the funeral (such as through a [prepaid funeral, funeral or life insurance, or a funeral bond](#))
- If so, confirm that the funds are adequate to cover the cost of the funeral planned in section 4 above

If there are no financial plans in place, it is a good idea to consider how the cost of the funeral will be covered when the time comes. As most funeral directors require payment before or very shortly after the funeral service, it is critical to ensure that the funds you have earmarked to cover funeral costs will be available at that time.

In many cases, families may have access to money, but only after several months (i.e. in the case of life insurance payouts, [money from a Will](#), government benefits, or when superannuation is being accessed to pay for a funeral). In these circumstances, you will have to temporarily come up with enough money to pay for the funeral before the funds arrive.

To help bridge this gap, Gathered Here offers 3-month finance via zipMoney. The finance is interest & fee-free – so there's no additional cost to families for using this finance option. Even if you have adequate personal savings to pay for the funeral, you might find it more convenient to pay for the funeral over 3 months rather than in an upfront lump sum. [Click here to read more about Funeral Finance.](#)

- Consider paying for the funeral on 3 months' interest and fee-free finance
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7. Legal Documents

- Ensure you (or your lawyer/executor) has an original copy of the last Will
 - Ensure you know who has been appointed as executor of the estate
 - Understand the process of obtaining a Grant of Probate in your state (probate is the process of proving and registering the last Will of the deceased person – it can only be done once they have passed away and is required in order for the executor to administer the estate)
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8. Family Finances

It's not uncommon for the state of a family's finances to reside solely in the head of one family member. In these cases, families can be left trying to piece a complicated puzzle back together. If you have a family accountant or financial planner, they might be able to answer your questions, but if not, it's important to understand the state of your loved one's financial matters, such as:

- Bank accounts
- Property
- Shares and securities
- Business interests
- Other assets
- Debts and liabilities

9. Accounts to be Closed Down

Following your loved one's death, you will need to close down a number of accounts in their name. Trying to figure out all of these accounts only once they have passed will be a very time-consuming task. Make a list of accounts to be closed, including:

- Bank accounts
 - Social media accounts
 - Phone
 - Utilities
 - Newspaper subscriptions
 - Entertainment subscriptions
 - Online subscriptions
 - Memberships
 - Automatically refilling medical prescriptions
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10. Pets

It may sound like a trivial point, but pets can often be forgotten when preparing for the death of a family member. If there's not an immediate or obvious solution, it may take time to find an appropriate new home for pets.

We hope you have found this checklist helpful. If you have any questions, please don't hesitate to email us at support@gatheredhere.com.au