

Veteran Survivor Checklist

This national-level checklist guides veterans' families, chaplains, and caregivers through the essential steps following a veteran's passing. It integrates federal guidance from the VA, Department of Defense, and Military OneSource. No state-specific information is included.

Immediate Steps (First 1–3 Days)

- Obtain a legal pronouncement of death from a doctor, coroner, or medical professional.
- Arrange for transportation of remains with a funeral home or cremation service.
- Notify close family members and friends.
- Secure the veteran's residence, vehicle, and personal property.
- Arrange care for any dependents or pets.
- Locate any pre-planned funeral or burial instructions, will, or advance directives.

Documents to Gather

- Veteran's DD214 (Certificate of Release or Discharge from Active Duty).
- Certified copies of the death certificate (order at least 10).
- Social Security number and VA claim number.
- Marriage certificate and dependent birth certificates.
- Insurance policies (life, health, mortgage, etc.).
- Financial records (bank accounts, investments, retirement accounts, tax returns).
- Property documents (deeds, vehicle titles, loan paperwork).

Key Notifications

- Contact the Department of Veterans Affairs (VA) at 1-800-827-1000 to report the death and discuss burial or survivor benefits.
- Notify the Social Security Administration at 1-800-772-1213 to verify reporting and request survivor benefits.
- Notify the Defense Finance and Accounting Service (if retired military) to stop retired pay and apply for the Survivor Benefit Plan (SBP).
- Contact any life insurance providers (including Servicemembers' or Veterans' Group Life Insurance).
- Contact the funeral director to request VA burial honors, flag, and headstone or marker if eligible.
- Inform banks, credit unions, and creditors of the death. Consider opening a new account for survivor benefit payments.

VA and Federal Benefits to Consider

- **Burial Benefits:** Partial reimbursement for burial and funeral expenses, headstone or marker, burial flag, and Presidential Memorial Certificate.
- **National Cemetery Interment:** Pre-need eligibility and burial at no cost for eligible veterans, spouses, and dependents.
- **Dependency and Indemnity Compensation (DIC):** Tax-free monthly benefit for eligible surviving spouses, children, or parents of veterans who died from service-related causes.
- **Survivors Pension:** For low-income, un-remarried surviving spouses and dependent children of deceased wartime veterans.
- **Education Benefits:** Dependents' Educational Assistance (DEA) or Fry Scholarship for children or spouses of service members who died in the line of duty.
- **Home Loans:** VA loan guaranty for surviving spouses eligible for DIC benefits.
- **Life Insurance:** Contact VA for SGLI, VGLI, FSGLI, or VALife policy information or claim assistance.
- **Health Coverage:** CHAMPVA health care coverage for eligible survivors of veterans who were permanently and totally disabled or died of service-connected causes.

Long-Term and Legal Considerations

- Keep a detailed record of all correspondence, benefits, and claims submitted.
- Consult an accredited Veterans Service Officer (VSO) or County Veterans Service Office for free claims assistance.
- Consult an estate attorney for wills, probate, or property matters.
- Update vehicle titles, bank accounts, and property deeds to reflect surviving ownership.
- Review and update personal financial plans and insurance coverage.
- Consider grief counseling or survivor support through the VA, Vet Centers, or the Tragedy Assistance Program for Survivors (TAPS).

Important Contacts

- VA Benefits & Claims: 1-800-827-1000
- National Cemetery Scheduling Office: 1-800-535-1117
- Social Security Administration: 1-800-772-1213
- Defense Finance & Accounting Service (DFAS): 1-800-321-1080
- VA Insurance Center: 1-800-669-8477
- Veterans Crisis Line (24/7): Dial 988, then Press 1

This checklist is for informational purposes only and is not a legal document. It reflects guidance from the U.S. Department of Veterans Affairs, Department of Defense, and related federal agencies.