

# Dealing With The Bills After A Spouse Has Died



## Who Is Liable? Can The Creditors Take Property?

Losing a loved one is a very emotional and stressful thing to go through. Part of dealing with the loss of a spouse is taking charge of the bills and finances. You want to make sure that you are only paying what you have to. The following information will help get you back on track.

### Important Steps to Take

Get several copies of the death certificate. You will need copies of the death certificate to handle your spouse's accounts. Many creditors will require a copy for their records.

Contact your creditors. It is important to contact your creditors to let them know of your spouse's death. This may help end calls and letters. They may request a copy of the death certificate. If there is a probate proceeding, to handle the settlements of assets, the executor of the estate should contact the creditors, as well. If there is not a proceeding, it is up to you to contact the creditors.

Order a copy of both yours and your spouse's credit reports. This will help you locate any accounts or creditors that you were not aware of. In order to order your spouse's report, you will need a copy of the death certificate or documentation that you have power of attorney or are the executor of the estate. You should also notify the credit bureaus of your spouse's death.

### Three Major Credit Bureaus:

**Equifax 1-800-685-1111**

**Experian 1-888-397-3742**

**Trans Union 1-800-916-8800**

Block any future pre-approved offers. You can contact 1-800-567-8688 to have your spouse's name removed from mailing lists. Pre-approved offers in your spouse's name will no longer be sent to your home.

## What Are You Liable For?

Unsecured accounts that are in both names—Any unsecured accounts, credit cards or personal loans, that are in both names are still your responsibility. You will have to continue to make on-time, regular payments. You should have the accounts switched over to your name. A creditor cannot cancel the account because of the death of your spouse.

Secured Accounts that are in both names—Any secured accounts, such as a car or house, are still your responsibility. You should talk with the creditors to have the debt transferred into your name only. You will still have to make on-time, monthly payments. If you do not make payments, you could lose your collateral. For example, if you have a car loan in both names and you do not make the payments, you could lose the car. If you can not afford to make the payments, speak with the creditors to make arrangements. You might also want to ask a professional for help. You can contact one of our counselors for advice at 1-800-992-4557.

Your credit will be affected by any accounts listed in both names, if you fail to make payments.

Please contact the creditors and close any accounts that you no longer want open, even if there is no balance on the account.

Accounts listed in your spouse's name only—If your spouse had any accounts listed in their name only, you are normally not responsible for paying the debt. There are special guidelines for people living in community states. If the creditor tries to collect the debt, read through the agreement your spouse signed to check for any clauses. If a creditor harasses you, you may make a complaint with the Federal Trade Commission at 1-877-382-4357.

## Community Property States

The Community Property States are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. In those states, you are liable for all debts incurred during the marriage. However, you are not liable for anything incurred before the marriage. Do not let the creditors pressure you into paying bills, that you are not liable for. If you are a victim of fraud, due to the death of a spouse, or if you think someone is using your spouse's social security number, please contact the Federal Trade Commission at 1-877-382-4357 and the Social Security Administration at 1-800-269-0271.

---

An Educational Message from

**novadebt**

A Garden State Consumer Credit Counseling Organization

225 Willowbrook Road  
Freehold, NJ 07728  
1-800-99-BILLS  
[www.novadebt.org](http://www.novadebt.org)

