
Household bills and income

This sheet organizes questions. It does not decide who owns an account or who must pay a debt. Keep pending income separate from confirmed income.

Prepared on

Household contact, if useful

Helper, if useful

Household bill or expense

Bill or expense

Company and contact

Name shown on the bill

Usual amount and due date, if known

How it was paid

Question or next contact

Household bills and income (continued)

Income source or provider

Provider

Person the payment belongs to

Confirmed amount and date, if known

Status

Next contact or question

Status choices: Confirmed / Waiting for an answer / Unclear

Repeat this block for another household bill or expense. Repeat this block for another income source.

Taking control of your finances: Help for surviving spouses. Consumer Financial Protection Bureau. May 2022.
https://files.consumerfinance.gov/f/documents/cfpb_surviving-spouse_booklet.pdf

Contact and document notes

SSA says missing documents do not have to delay filing a claim. Use the official agency or provider channel. Keep full account numbers, Social Security numbers and passwords off this sheet.

A provider or agency contact

Provider or agency

Official phone or web address

My role, or a question about my role

Contact date

Person or reference, if provided

Proof or form they requested

Where I keep that proof

Next follow-up date or question

Social Security: 1-800-772-1213. TTY: 1-800-325-0778.

General information. This sheet does not grant account access or estate authority.

Form SSA-10 | Information You Need to Apply for Widow's, Widower's or Surviving Divorced Spouse's Benefits.
Social Security Administration. Undated; checked October 13, 2026.

<https://www.ssa.gov/forms/ssa-10.html>

Fictional example

The names, amounts and dates below illustrate how to use the sheet. They describe no actual account or legal rights.

Household bill

Bill: Electricity for current home

Company: Example Electric

Name on bill: Pat and Lee

Usual amount and due date: \$85, due on the 20th

How it was paid: Automatic payment from checking; account ownership unclear

Question: What is needed to update the billing contact while service continues?

Income question

Provider: Retirement plan at former employer

Person: Lee

Confirmed amount and date: Not confirmed

Status: Waiting for an answer

Question: Do survivor payments apply, and which documents does the plan need?

Bank contact question

Provider: Bank named on latest statement

Question: Does this account have rights of survivorship, and what proof is needed for my role?

No transfer or payment was made based on this fictional example.