

When someone dies

A guide on where to get help



When someone close to you dies everything can seem a bit of a blur and it can be hard to know what to do first. There are a lot of organisations which can provide support, help and information. Here are details of some we think you may find useful.

Help paying for a funeral

One of the first things you need to do when someone dies is arrange their funeral. This is a big expense and you will need to think about how you will pay for this. Here are some ways you may be able to find the money.

- **Is there a funeral plan or insurance?** – Check the deceased's paperwork to see if they paid for their funeral in advance.
- **The bank of the deceased** – if there's an account with money in it the bank may agree to pay the funeral director straight from the account once it has seen the death certificate.
- **Funeral Payment or Budgeting Loan** – you may qualify for help from the government towards the costs.
gov.uk/funeral-payments
gov.uk/budgeting-help-benefits
- **Public health funerals** – the local council of the deceased or hospital can arrange a public health funeral if there is no money to pay for a funeral.

Useful Organisations

There are lots of things that need to be done after someone dies. The organisations below all have useful explanations about the steps to take.

- **Gov.uk**
gov.uk/after-a-death
- **Money Advice Service**
moneyadviceservice.org.uk/en/categories/when-someone-dies
- **Age UK**
ageuk.org.uk/information-advice/money-legal/legal-issues/what-to-do-when-someone-dies

Benefits

Your finances can be affected when you lose a loved one and you may find you have less money. There are some specific bereavement benefits and now your circumstances have changed there may be other benefits you can claim too.

- **Bereavement Support Payment** – you may be eligible for this if your husband, wife or civil partner died on or after 6 April 2017 and you were under State Pension age.
gov.uk/bereavement-support-payment
- **Turn2us** – an online benefits checker.
turn2us.org.uk
- **entitledto** – an online benefits checker.
entitledto.co.uk
- **Citizens Advice** – free, impartial and confidential advice either in person or over the phone. Contact your local Citizens Advice or go to:
citizensadvice.org.uk/benefits to find out more.



Tax issues

- **Tax Help for Older People** – free help for those close to age 60 or over, and with an annual income of less than £20,000.
T: [01308 488066](tel:01308488066)
taxvol.org.uk
- **TaxAid** – free help with tax problems for people on low incomes.
T: [0345 120 3779](tel:03451203779) (10am to midday on Mon-Fri)
taxaid.org.uk
- **Citizens Advice** – free, impartial and confidential advice either in person or over the phone. Contact your local Citizens Advice or go to: citizensadvice.org.uk for more information.
- **Gov.uk** – a useful round-up of the different tax help available.
gov.uk/tax-help
- **HMRC** – get help dealing with HMRC if you have additional needs.
gov.uk/dealing-hmrc-additional-needs

Dealing with debts

- **StepChange** – a charity offering free debt advice and practical debt solutions.
T: [0800 138 1111](tel:08001381111)
stepchange.org
- **National Debtline** – a charity offering free debt advice by phone and online.
T: [0808 808 4000](tel:08088084000)
nationaldebtline.org



Managing changes to your money

A death in the family can often mean you need to rethink your finances. There are various tools and organisations that can help.

- **Money Advice Service Budget Planner** – a useful tool to help you manage your household spending.
moneyadvice.service.org.uk/en/tools/budget-planner
- **Financial Conduct Authority** – tips on how to find a financial adviser and what questions to ask.
fca.org.uk/consumers/finding-adviser
- **Ofgem** – find out how to lower your gas and electricity bills.
ofgem.gov.uk/consumers/household-gas-and-electricity-guide/save-money-your-gas-and-electricity-bills

If you need to rethink your finances there are various tools and organisations that can help.

People to talk to

Here are details of organisations that can put you in touch with someone to talk to after a bereavement.

- **British Association of Counselling and Psychotherapy** – find a qualified counsellor or therapist through this organisation.
itsgoodtotalk.org.uk/therapists
- **Cruse Bereavement Care** – a charity providing free grief and bereavement counselling.
T: [0808 808 1677](tel:08088081677)
cruse.org.uk
- **Cruse Scotland** – a charity providing free grief and bereavement counselling in Scotland.
T: [0845 600 2227*](tel:08456002227)
crusescotland.org.uk
- **Samaritans** – a safe place for you to talk any time you like, in your own way – about whatever's getting to you. T: [116 123](tel:116123)
samaritans.org
- **WAY** – peer to peer support groups for people aged 50 or under when their partner died.**
Suite 14, College Business Centre, Uttoxeter Road, Derby DE22 3WZ
widowedandyoung.org.uk
- **If you work for a large employer** – check with your HR department or manager if your employer offers counselling through an employee assistance programme.
- **Local support groups** – your GP should be able to provide you with details of any local counselling that's available.

Support for children

There are special organisations that can provide bereavement counselling for children.

- **Child Bereavement UK** – a charity that gives support when a child is facing bereavement.
T: [0800 02 888 40](tel:08000288840)
childbereavementuk.org
- **Grief Encounter** – helping children through bereavement.
T: [0808 802 0111](tel:08088020111)
griefencounter.org.uk
- **Winston's Wish** – a UK childhood bereavement charity.
T: [08088 020 021](tel:08088020021)
winstonswish.org.uk



*5p a minute plus your phone company's access charge **There is a £25 annual membership fee.
The contact numbers and web addresses are correct as at October 2019.



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