

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 that 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, so you'll need to think about if you can afford it without putting yourself in a tricky situation. Here are some ways you may be able to find the money.

- **Is there a funeral plan or insurance?** – Check the paperwork of the person who's died to see if they paid for their funeral in advance.
- **Bank accounts** – if the person who's died had a bank account that still has money in it, the bank may agree to pay the funeral director straight from the account once it sees the person's death certificate.
- **Funeral Expenses Payment (called Funeral Support Payment in Scotland) or Budgeting Loan** – you may qualify for help from the government towards the costs.
gov.uk/funeral-payments
gov.uk/budgeting-help-benefits
mygov.scot/funeral-support-payment (Scotland)
- **Public health funerals** – the local council that serves the person's address or the hospital where they died will arrange the funeral on their behalf if there's no money to pay for a funeral.

Useful organisations

There are many other 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
- **MoneyHelper**
moneyhelper.org.uk/en/family-and-care/death-and-bereavement
- **Age UK**
ageuk.org.uk/information-advice/money-legal/legal-issues/what-to-do-when-someone-dies

Bereavement benefits

Your finances can be affected when you lose a loved one, and you may suddenly have less money to cover your regular expenses. Now that your circumstances have changed, you may be entitled to bereavement benefits and other financial support.

- **Bereavement Support Payment** – you may be eligible for this if your husband, wife, civil partner or partner died on or after 6 April 2017, and you were under State Pension age.
gov.uk/bereavement-support-payment
- **Turn2Us** – our national charity partner, has a free to use online benefits checker.
turn2us.org.uk
- **Citizens Advice** – free, impartial and confidential advice either over the phone or online. Contact your local Citizens Advice or go to: citizensadvice.org.uk/benefits to find out more.

Tax issues

You may have to deal with your own tax, or the tax of the person who died. Depending on your income, there may be free sources of help available.

- **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: 0130 848 8066
taxvol.org.uk
- **TaxAid** – free help with tax problems for people on low incomes.
T: 0345 120 3779 (Monday to Friday 10am to 4pm)
taxaid.org.uk
- **Citizens Advice** – free, impartial and confidential advice over the phone or online. Contact your local Citizens Advice or go to: citizensadvice.org.uk for more information.
- **GOV.UK** – a useful round-up of the different tax support available.
gov.uk/tax-help
- **HMRC** – get help dealing with HMRC if you need extra support.
gov.uk/get-help-hmrc-extra-support

Dealing with debts

You may be worried about getting into debt, or find yourself owing money, after a bereavement. There are organisations that can help.

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



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

Managing changes to your money

A death in the family can often mean you need to rethink your finances. It may seem daunting but here are some steps to help you take control of your money:

- **MoneyHelper Budget Planner** – a useful tool to help you manage your household spending.
moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner
- **Where to look for an adviser** – We've provided links to directories below that are independent to Royal London. The advisers on these sites can sell products from other providers, as well as from us.
royallondon.com/find-a-financial-adviser/
- **Help with bills** – you may be entitled to help with living costs if you are struggling to pay your household bills. This guide has more information.
royallondon.com/guides-tools/cost-of-living/where-to-get-help-with-the-cost-of-living/

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.
bacp.co.uk/search/Therapists
- **Cruse Bereavement Care** – a charity providing free grief and bereavement counselling.
T: 0808 808 1677
cruse.org.uk
- **Cruse Scotland** – a charity providing free grief and bereavement counselling in Scotland.
T: 0808 802 6161
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
samaritans.org
- **WAY** – peer to peer support groups for people aged 50 or under when their partner died. You have to pay a membership fee.*
Suite 14, College Business Centre, Utttoxeter 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.

*In 2024 the annual membership fee is £30.

Support for children after a death

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

- **Child Bereavement UK** – a charity that provides support when a child is facing bereavement.
T: 0800 028 8840
childbereavementuk.org
- **Grief Encounter** – helping children through bereavement.
T: 0808 802 0111
griefencounter.org.uk
- **Winston's Wish** – a UK childhood bereavement charity.
T: 0808 802 0021
winstonswish.org



Your notes



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