



# WHEN SOMEONE DIES

## 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's a list of some we think you may find useful.

## Help paying for a funeral

- **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.  
[www.gov.uk/funeral-payments](http://www.gov.uk/funeral-payments)  
[www.gov.uk/budgeting-help-benefits](http://www.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.

## What to do when someone dies

All these organisations have useful explanations about the steps to take when someone dies.

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

## Benefits

Find out what benefits you might be entitled to. There are some specific bereavement benefits and now your circumstances have changed there may be other benefits you are able to claim.

- **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.  
[www.gov.uk/bereavement-support-payment](http://www.gov.uk/bereavement-support-payment)
- **Turn2us** – an online benefits checker.  
[www.turn2us.org.uk](http://www.turn2us.org.uk)
- **entitledto** – an online benefits checker.  
[www.entitledto.co.uk](http://www.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:  
[www.citizensadvice.org.uk/benefits/](http://www.citizensadvice.org.uk/benefits/) to find out more.

## Tax issues

- **Tax Help for Older People** – free help for those aged over 60 and with an annual income of less than £20,000.  
T: 0845 6013321 or 01308 488066  
[www.taxvol.org.uk](http://www.taxvol.org.uk)
- **TaxAid** – free help with tax problems for people on low incomes.  
T: 0345 120 3779 (10am to midday on Mon-Fri)  
[www.taxaid.org.uk](http://www.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:  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for more information.
- **Gov.uk** – a useful round-up of the different tax help available.  
[www.gov.uk/tax-help](http://www.gov.uk/tax-help)
- **HMRC** – get help dealing with HMRC if you have additional needs.  
[www.gov.uk/dealing-hmrc-additional-needs](http://www.gov.uk/dealing-hmrc-additional-needs)

## Dealing with debts

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

## Managing changes to your money

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

## People to talk to

- **British Association of Counselling and Psychotherapy** – find a qualified counsellor or therapist through this organisation.  
[www.itsgoodtotalk.org.uk/therapists](http://www.itsgoodtotalk.org.uk/therapists)
- **Cruse Bereavement Care** – a charity providing free grief and bereavement counselling.  
T: 0808 808 1677  
[www.cruse.org.uk](http://www.cruse.org.uk)
- **Cruse Scotland** – a charity providing free grief and bereavement counselling in Scotland.  
T: 0845 600 2227\*  
[www.crusescotland.org.uk](http://www.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  
[www.samaritans.org](http://www.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  
[www.widowedandyoung.org.uk](http://www.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

- **Child Bereavement UK** – a charity that gives support when a child is facing bereavement.  
T: 0800 02 888 40  
[www.childbereavementuk.org](http://www.childbereavementuk.org)
- **Grief Encounter** – helping children through bereavement.  
T: 020 8371 8455  
[www.griefencounter.org.uk](http://www.griefencounter.org.uk)
- **Winston's Wish** – a UK childhood bereavement charity.  
T: 08088 020 021  
[www.winstonswish.org.uk](http://www.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 26 Nov 2018.