

Help and support after the loss of a loved one

What help is out there following a bereavement?

Bereavement is a deeply personal experience, and everyone grieves differently. There's no right or wrong approach. However, support is available to help you navigate this difficult time, offering guidance on both practical matters and managing your emotions.

What benefits might be available?

When someone passes away, there can be various costs to deal with. Depending on your circumstances, there are several benefits available to help:

- Bereavement Support Payment - If your partner has passed away, you might qualify for a Lump Sum Payment of £2,500, as well as monthly payments of £100 for up to 18 months. If you're pregnant or have children, this payment increases to £3,500 and £350 monthly for up to 18 months. Make sure you apply within three months of their passing to avoid your application being classed as 'late' (which can reduce the amount you receive)
- Child Benefit - Child Benefit is usually available for eight weeks following the loss of a child or parent.
- Guardian's Allowance - You could get Guardian's Allowance if you're raising a child whose parents have died.
- Universal Credit - If your income reduces following a death, you may be entitled to Universal Credit.

What further financial support is available?

The costs after a bereavement can be overwhelming, especially if you didn't expect to be paying for the funeral. There's support available to help with costs, depending on your circumstances:

- Get help with funeral costs (Funeral Expenses Payment) – If you receive certain benefits you may qualify for help with the cost of a funeral.
- Support for child funeral costs (Children's Funeral Fund for England) - This fund can help pay towards the costs of a funeral for a child under 18 or a baby stillborn after the 24th week of pregnancy.
- Statutory Parental Bereavement Pay and Leave - Parental Leave is provided for two weeks after the death of a child.
- Extra pension payments - You may be able to get additional pension payments from your husband, wife or civil partner's pension or National Insurance contributions.
- Turn2Us - Grants may be available depending on your circumstances and/or the area that you live in.

Take care of your mind

Grief can be overwhelming, and while everyone's journey through it is unique, there are resources and strategies available to help you manage and support your mental health during this difficult time. It might not always be easy to find the support that works for you so we would recommend trying a few different options to find one that works for you:

- [Sue Ryder](#) - offers a free video counselling bereavement service to UK residents over the age of 18
- [CALM](#) – CALM has a helpful guide on dealing with grief, as well as a free support helpline
- [NHS](#) - Provides various support options after a bereavement
- [Samaritans](#) - if you're struggling, you can call Samaritans any time on [116 123](tel:116123) to talk about anything. You can also email them at jo@samaritans.org.
- [At A Loss](#) – use this service to search for bereavement services and counselling across the UK.

Other types of support available

There are many trusts and foundations out there to support you. For some people, this can also be a good opportunity to meet others going through a similar situation:

- [The Good Grief Trust](#) - a charity run by bereaved people, to help those experiencing grief in the UK.
- [The Loss Foundation](#) - Support for someone lost due to cancer, including free support groups, walking events, workshops and a peer connection service.
- [Child Bereavement UK](#) - offering support if you lose a child or if you're a child or young person who is grieving the loss of someone.
- [Child Death Helpline](#) - helpline for all those affected by the death of a child.
- [The Compassionate Friends](#) - support for bereaved parents and their families.
- [Sands](#) - offering information and support if you're affected by the death of a baby. They have a helpline and live chat service.
- [WAY \(Widowed and Young\)](#) - if you've lost a partner before they turned 51, this charity will offer support.

Remember, if you're unable to keep up with repayments, our team are here and ready to help