

When someone dies you should try to contact all their creditors to advise that they can make a claim against the estate to pay off the debt. If you don't and creditors come forward after you've paid out the estate, you might have to pay off the rest of the debt with your own money.

In general, if there is not enough money in the estate of the person who has died to pay their debts their creditors cannot recover the amount still owed from anyone else, including that person's surviving relatives. You should check whether that person had any kind of insurance policy that would pay off any of their debts on their death, for example, a payment protection insurance policy taken out at the same time as a loan.

In some cases the debt may have been a joint one, for example, an overdraft on a joint account or an amount owed on a credit agreement taken out in joint names. If this is the case, the debt can still be recovered from the surviving person. In addition, if you lived with someone who has died you may still be liable for debts that relate to the property, such as council tax or water bills.

Moving Forward and Next Steps

Once the estate is organised and all of the administrative business has been taken care of the next part of the process is often the most difficult part for many people. As well as the practical considerations of transferring or setting up new services in your own name there are many other things to be done. For example, you may be entitled to some benefits if you are now on a lower income; you may be entitled to a single occupancy discount on your council tax. The website www.entitledto.co.uk is a fantastic resource for finding out exactly what you can claim and will give you lots of information and help around filling in the relevant forms. For additional information or if you are having any issues with companies you may also get further advice from your local Citizens Advice Bureau, visit www.citizensadvice.org.uk to find your nearest bureau.

You may also find that now that all of the busy-ness has come to an end and 'normal' life has resumed that you will have a lot of emotions and grief to deal with. We know that no one can understand exactly what your loss feels like to you. *Grief is a natural reaction to loss.* It is a personal experience characterised by some shared physical and emotional symptoms which are often unpredictable and determined by individual circumstances. The duration and severity of those symptoms depend on the individual. The loss of a loved one is among one of the most overwhelming and painful experiences you are likely to encounter. It comes uninvited and it takes you through a range of emotions which often contradict one another and make no sense. The physical pain of it can have a negative effect on your health and is likely to affect your thinking, alter your behaviour, and disturb your sleeping, eating and thinking. Although for some it may be appropriate to speak to someone close to you, we also understand that for others it's sometimes easier to talk to someone outside of your friends and family about grief and the impact bereavement has on your life. Whether you are grieving the loss of a spouse, parent, child, sibling, friend or someone else close to you, please remember to take care of yourself, have a look at the link below for further advice and information on grief.

<https://www.dignityfunerals.co.uk/advice/coping-with-grief-and-loss/>