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How to Help Loved Ones with Finances Following the Death of Their Spouse

The loss of a spouse is one of the most difficult things a person can go through. However, it's not something that you have to do on your own. Whether your loved one needs help organizing their finances or dealing with financial matters on behalf of their deceased spouse, you can provide the help they need to move forward.

In this post, we'll be discussing how to help our loved ones tackle all the financial duties that come with the death of a spouse. In this article presented below by [Ask the Funeral Expert](#), we'll cover what to do after the loss of a spouse.

What You Can Do for Your Loved Ones

After the loss of a spouse, it can be tough for the surviving loved one to take on all financial responsibilities alone. But they don't have to—there are several things you can do for your loved ones during this difficult time.

- [Offer emotional support](#)
- Maintain good communication with family members
- Help them with the paperwork
- Provide guidance and help manage finances
- Be an advocate for yourself and your family

Even the most basic assistance will go a long way in your loved one's life during this challenging time.

What to Do after the Loss of a Spouse

If you're reading this post, then that likely means that a loved one has lost their spouse. They may be feeling numb or overwhelmed with what to do next. It's only natural to not know where to start after such a difficult loss.

But don't worry; there are ways you can help. Here are some [steps to take](#) after the loss of a spouse:

- Obtain a death certificate for the spouse.
- Gather all important documents, like social security cards and birth certificates.
- Determine how assets were held, which will determine who is responsible for managing them.
- Find out if the deceased spouse had life insurance or other investments that they wanted the family to have, and contact the appropriate company about the time frame in which you should receive it.
- Take care of any [outstanding bills](#), so they don't get sent to collections.

You can help guide and direct your loved one as they seek resolution to outstanding issues. If there is remaining debt that needs addressing, you may need to [acquire funding](#) to take care of them.

Should Your Loved One Sell Their Home?

The death of a spouse presents the additional burden of needing finances to take care of expenses. As such, your loved one might need to consider [selling their home](#) to free up cash to take care of these new expenses.

In doing so, they can relieve themselves of the burden of living in the same house all alone. Many surviving spouses prefer to move into [smaller apartments](#) that are better suited to their needs following the passing of their spouses.

This not only gives them immediate capital to cover many outstanding expenses, but it also frees them from having to pay for an expensive home all on their own. If you and your loved one decide that selling is the best option, it's important to [first establish](#) the worth of the property.

To do this, you should meet with an [experienced realtor](#). They can provide the information you need to determine if selling is really the most cost-effective move.

