



Let's Talk Probate

When someone dies there are many decisions and arrangements to make. These can be overwhelming especially at a time of grief.

Issue 21 of **Let's Talk Money** will help inform you what you need to do when someone dies, including who to inform and how to arrange their funeral. It will also help you with information regarding the person's financial affairs and their will.

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Registering the death

The first thing you need to do following the person's death, is to obtain the medical certificate, which will enable you to register the death.

Click below for details on how to register the death of your loved one.

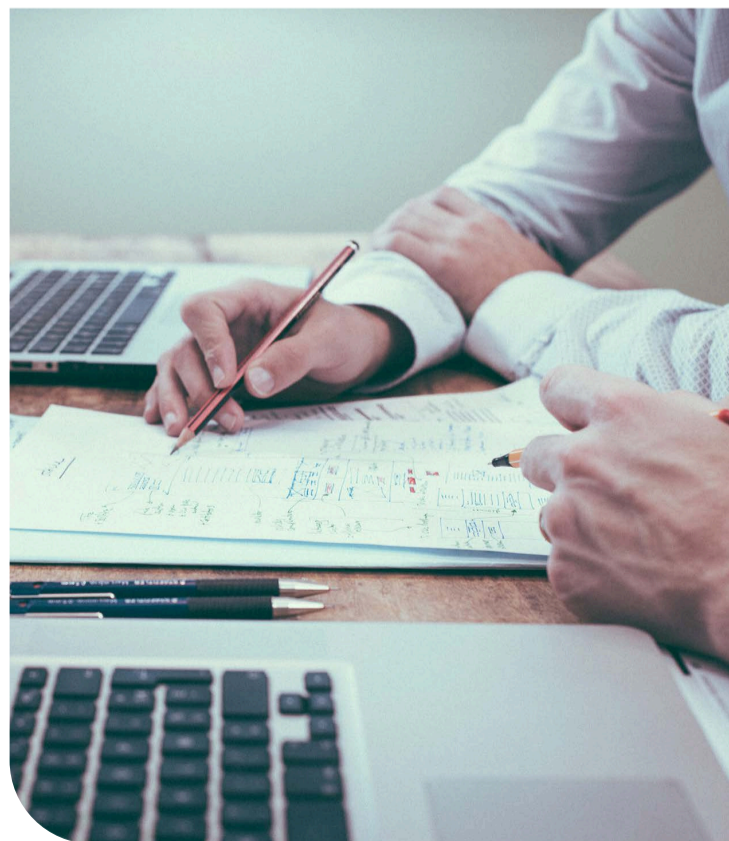
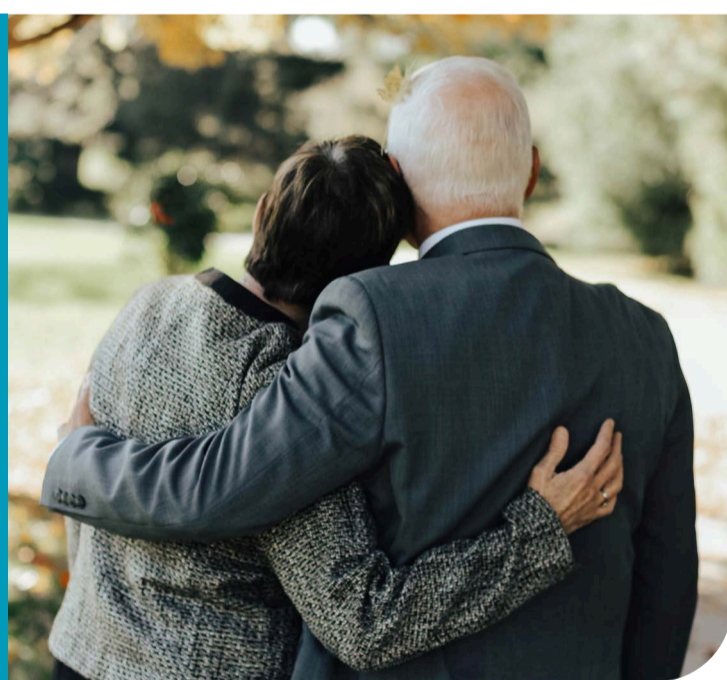
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Funerals

The funeral can usually only take place after the death is registered. You can pay for a funeral director to arrange the funeral or do it yourself.

Click below for more information on how to plan your loved ones funeral.

[Read more >](#)



Who to inform

As well as family and friends there are several organisations you need to inform of someone's death. These include several government bodies, financial institutions and utility companies.

Click below for more details on who you need to inform following your loved ones death.

[Read more >](#)

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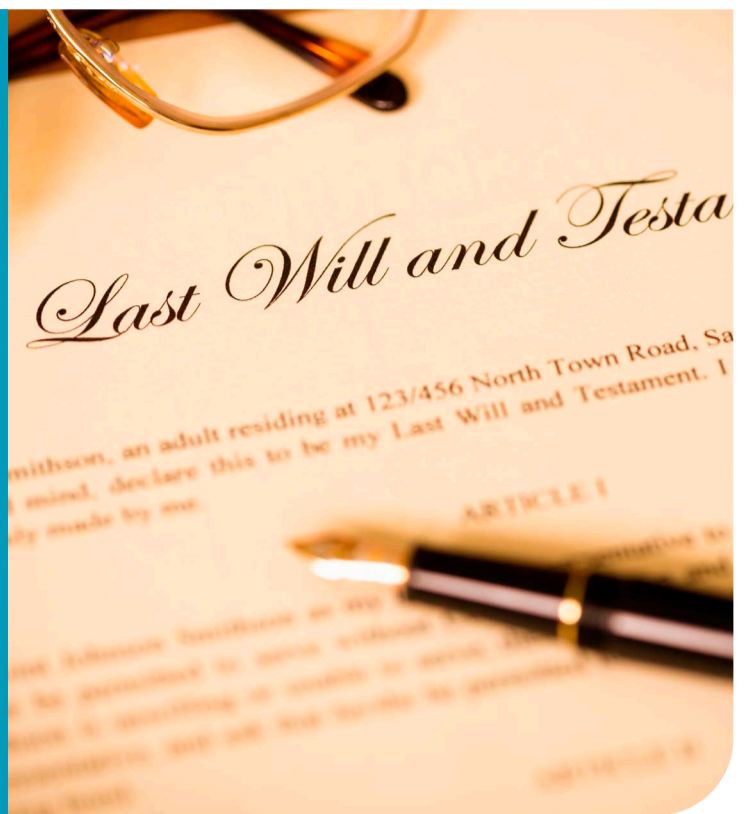


Wills

It's a good idea to start looking for a will in the first week after the death if you can, as it may also have other instructions such as funeral plans and wishes. It's also important to establish if there's a will as it says who the executor is.

Click below for more details on wills and applying for probate.

[Read more >](#)



Inheritance tax

Inheritance tax (IHT) will need to be paid after you die if the total of your estate exceeds a certain threshold. It is also sometimes payable on gifts you made to others during your lifetime.

For more information on inheritance tax click below to read our guide.

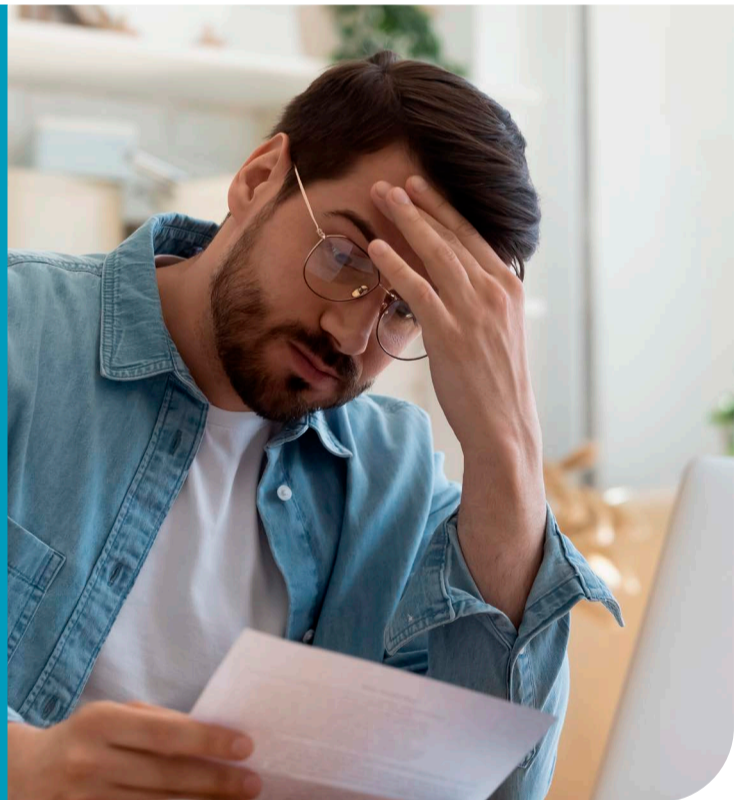
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Dealing with debts

When someone dies, their debts become a liability on their estate. The executor of the estate, or the administrator if no will has been left, is responsible for paying any outstanding debts from the estate.

For more information on dealing with the debts of someone who has died click below to read our guide.

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Coming soon Issue #22 Money Basics

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