POETIC TEARS | FREE NATIONWIDE GUIDE

Financial & Food Help for Widows & Widowers

A practical U.S. guide to survivor income, groceries, emergency bills, housing, health care, and trustworthy advice.

Start with what is urgent.

If food, shelter, heat, electricity, or medicine cannot wait, call 211 first. Then use the quick-start page inside this guide.

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Verified September 4, 2026

Program funding, rules, and availability change. Confirm details with the provider before relying on them. This guide is educational and is not legal, tax, or financial advice.

Contents

Use the links throughout the guide on a phone or computer. A printable link directory appears at the end.

What nationwide means here

This guide covers national programs and national locators that route readers to state, county, tribal, and local help in all 50 states, Washington, D.C., and U.S. territories when available. It cannot list every local pantry or grant because those change constantly.

START HERE

If you need help today

You do not have to understand every program before asking for help. Begin with the most urgent need, give your ZIP code, and ask the agency to screen you for every program it handles.

211: local help for food, rent, utilities, shelter, and more

Call 211 or search by location. Trained specialists connect people to nearby programs, including food pantries, emergency housing, utility help, health services, and transportation. Local hours and funding vary.

Call: 211

Open official resource 211.org

USDA National Hunger Hotline

For nearby meal sites, food pantries, and public food programs. English and Spanish lines are available Monday-Friday, 8 a.m.-8 p.m. Eastern Time.

Call: 1-866-348-6479 (English) | 1-877-842-6273 (Spanish)

Open official resource usa.gov/emergency-food-assistance

Feeding America food bank and pantry locator

Enter a ZIP code to find a regional food bank and nearby pantries or meal programs. Call the location before traveling because hours and documentation rules can change.

Find food near you feedingamerica.org/need-help-find-food

HUD Find Shelter

Search for emergency shelters, food pantries, health clinics, and clothing resources. If you have nowhere safe to stay tonight, use this tool and call 211.

Search HUD's locator hud.gov/findshelter

A key truth about Widow/Widower assistance

Most public programs are not named specifically for Widows or Widowers. Eligibility usually depends on income, age, disability, dependent children, veteran status, housing crisis, or how the death occurred. A Widow/Widower may qualify for several programs at once. Apply even if unsure, and request a written decision if denied.

NATIONWIDE NAVIGATION

Find the right door in your state

These tools do not promise money, but they shorten the search. Use more than one: no single database contains every local pantry, church fund, county program, or nonprofit grant.

USA.gov Benefit Finder - death of a loved one

Answer basic questions to receive a customized list of federal benefits that may apply after a death, including survivor, housing, and education benefits.

Use the survivor Benefit Finder usa.gov/benefit-finder/death

State social service agencies

Use USA.gov's state directory to reach the agency that handles SNAP, TANF, Medicaid, emergency assistance, and other benefits where you live.

Open official resource usa.gov/state-social-services

Community Action Agency locator

Search by ZIP code, county, or state. Local Community Action Agencies may offer rent, utility, food, transportation, weatherization, job, or case-management help. Services differ by agency.

Find a Community Action Agency communityactionpartnership.com/find-a-cap

Findhelp local program search

Search by ZIP code for free or reduced-cost food, housing, financial, health, legal, and transportation services. Confirm details directly with the listed provider.

Search by ZIP code findhelp.org

BenefitsCheckUp for older adults and people with disabilities

A free, confidential screening tool from the National Council on Aging for programs that may reduce food, health, housing, utility, and prescription costs.

Call: 1-800-794-6559, Monday-Friday, 8 a.m.-7 p.m. Eastern Time

Check possible benefits benefitscheckup.org

Eldercare Locator and Area Agencies on Aging

Connects older adults, people with disabilities, and families to local meals, transportation, housing, legal, caregiver, and in-home supports. Call or text.

Call: 1-800-677-1116, Monday-Friday, 8 a.m.-9 p.m. Eastern Time

Find your local aging agency eldercare.acl.gov/home

INCOME AFTER A DEATH

Survivor benefits and money already earned

These are often the highest-value calls to make first. Apply promptly: some benefits may begin only from the application date, and deadlines can apply.

Social Security survivor benefits

Eligible surviving spouses, divorced spouses, children, and dependent parents may receive monthly benefits based on the deceased worker's record. A spouse may qualify as early as age 60, as early as 50 if disabled, or at any age while caring for the worker's qualifying child. Rules and benefit amounts vary.

Call: 1-800-772-1213 | TTY 1-800-325-0778 | Monday-Friday, 8 a.m.-7 p.m. local time

Know before applying: You cannot complete a survivor application online. Call Social Security or contact a local office.

Open official resource ssa.gov/survivor

Social Security $255 lump-sum death payment

A one-time $255 payment may be available to an eligible surviving spouse or child. An application generally must be filed within two years of the death.

Read Social Security's survivor guide ssa.gov/pubs/EN-05-10084.pdf

Employer, union, pension, and workplace life insurance

Contact every current and former employer and union connected to your spouse. Ask about employer-paid life insurance, pension survivor payments, 401(k) or retirement accounts, unpaid wages, unused leave, and other death benefits. The U.S. Department of Labor's benefits advisers can explain rights under private-sector plans.

Call: 1-866-444-3272

Know before applying: The Labor Department's online Retirement Savings Lost and Found cannot be searched using a deceased spouse's Social Security number. Call former employers, unions, plan administrators, or EBSA instead.

Open official resource dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa

NAIC Life Insurance Policy Locator

A free, secure request service that asks participating insurers to search for a deceased person's life insurance policy or annuity. You will need information from the death certificate. If a company finds a match and you are the beneficiary, it contacts you directly.

Use the free policy locator content.naic.org/article/learn-how-use-naic-life-insurance-policy-locator

Official state unclaimed property search

Search every state where your spouse lived or worked for forgotten bank accounts, refunds, insurance proceeds, securities, or other property. Unclaimed.org links to official state programs; state searches are free.

Choose an official state search unclaimed.org/search

PENSIONS AND FEDERAL SERVICE

Other earned survivor benefits

Traditional pensions and federal retirement systems have their own survivor rules. These benefits may be payable in addition to Social Security.

PBGC pension survivor benefits and unclaimed pensions

If your spouse had a private-sector traditional pension, the Pension Benefit Guaranty Corporation may be able to confirm survivor benefits or locate an unclaimed benefit from a terminated plan. This is not a 401(k) search.

Call: 1-800-400-7242

Search PBGC records pbgc.gov/workers-retirees/find-unclaimed-retirement-benefits/search-unclaimed

Railroad Retirement Board survivor benefits

Qualifying survivors of a railroad employee may receive monthly survivor annuities or a lump-sum death payment under Railroad Retirement rules.

Call: 1-877-772-5772, weekdays 9 a.m.-3 p.m.

Open official resource rrb.gov/Benefits/Survivor/Articles/GeneralInformationAboutSurvivorBenefits

Federal employee and retiree survivor benefits

The U.S. Office of Personnel Management explains CSRS and FERS survivor annuities, reporting a death, and possible lump-sum benefits for survivors of federal employees and retirees.

Open OPM survivor information opm.gov/retirement-center/survivor-benefits

Veteran and military survivor benefits

Ask about these programs even if you already receive Social Security. Military and VA benefits have separate eligibility rules and applications.

VA survivor compensation: DIC, Survivors Pension, and accrued benefits

VA Dependency and Indemnity Compensation may pay a tax-free monthly benefit after certain service-connected deaths. VA Survivors Pension may help a qualifying surviving spouse or child of a wartime Veteran who meets income and net-worth rules. Accrued benefits may also be due.

Call: 1-800-827-1000

Know before applying: VA-accredited Veterans Service Organization representatives provide free help with a VA claim.

Open official resource va.gov/family-and-caregiver-benefits/survivor-compensation

Find free VA-accredited claim help

Use VA's search to find an accredited VSO representative, attorney, or claims agent. Services from an accredited VSO representative on a VA benefit claim are always free.

Find an accredited representative va.gov/get-help-from-accredited-representative/find-rep

Military casualty assistance and Survivor Benefit Plan

Military OneSource explains benefits for survivors of active-duty, Guard, Reserve, and retired service members. Casualty assistance officers can help families navigate notifications, claims, finances, and military programs.

Call: 1-800-342-9647

Review military survivor benefits militaryonesource.mil/casualty-mortuary-affairs/casualty-assistance/benefits

VA burial and memorial benefits

Eligible families may qualify for burial in a national cemetery, a headstone or marker, a burial flag, a Presidential Memorial Certificate, and in some cases burial allowances.

Review burial benefits va.gov/family-and-caregiver-benefits/burials-and-memorials

WORK, CRIME, AND PUBLIC SERVICE

When the death was connected to work, crime, or service

These programs depend on how the death occurred or the deceased person's occupation. Deadlines can be strict, so contact the correct program promptly.

Workers' compensation death benefits

If the death was job-related, a surviving spouse or dependent may qualify for state workers' compensation death benefits. The Department of Labor links to every state program and separate federal worker systems.

Find the correct workers' compensation office dol.gov/agencies/owcp/wc

Crime victim compensation

State victim compensation programs may reimburse eligible costs such as funeral and burial expenses, counseling, medical bills, or lost wages when a death resulted from a crime. Rules and filing deadlines are state-specific.

Find victim help in your state ovc.ojp.gov/help-for-victims/help-in-your-state

Public Safety Officers' Benefits (PSOB)

The federal PSOB program provides a one-time death benefit to eligible survivors of public safety officers whose death resulted from a line-of-duty injury, plus education support for some spouses and children.

Visit the PSOB program psob.bja.ojp.gov

Black Lung survivor benefits

Eligible survivors of coal miners may receive federal Black Lung benefits when the statutory requirements are met. The Department of Labor provides a survivor filing guide and claim contacts.

Read the survivor filing guide dol.gov/agencies/owcp/dcmwc/filing_guide_survivor

BIA Financial Assistance and Social Services

Qualified tribal members who cannot receive TANF may be eligible for help with food, clothing, shelter, utilities, child care, emergencies, adult care, or burial costs through the Bureau of Indian Affairs.

Find BIA financial assistance usa.gov/native-american-financial-assistance

FOOD

Groceries, meals, and nutrition help

Use immediate food resources now, then apply for ongoing benefits. Pantry food generally does not reduce SNAP eligibility, and receiving one type of help does not automatically block another.

SNAP food benefits

SNAP provides monthly food benefits on an EBT card for eligible households. Each state runs its own application and may use a different program name. Ask about expedited SNAP if your household has very little income or cash.

Find your state SNAP office usa.gov/food-stamps

The Emergency Food Assistance Program (TEFAP)

TEFAP supplies USDA foods to local food banks, pantries, and meal sites for people who meet state income or household rules. Contact your state distributing agency or local food bank.

Learn about TEFAP fns.usda.gov/tefap/emergency-food-assistance-program

Meals on Wheels and local senior meal programs

Local programs may deliver meals to older adults who are homebound or have mobility challenges and may also offer group meals. Eligibility, cost contributions, waitlists, and service areas vary.

Find local meal services mealsonwheelsamerica.org/find-meals-and-services

Senior Farmers' Market and monthly food package programs

The Senior Farmers' Market Nutrition Program may provide coupons for fresh foods. The Commodity Supplemental Food Program may provide monthly food packages. Programs are generally for adults age 60 or older who meet local income rules, and they are not available in every area.

Check senior food programs usa.gov/senior-food-programs

WIC for pregnancy, postpartum, or children under age 5

A widowed parent or caregiver may apply for WIC when pregnant, postpartum, breastfeeding, or caring for a child under age 5. WIC provides nutritious foods, nutrition support, and referrals. Income, residence, and nutrition-risk rules apply.

Find WIC and other food help usa.gov/food-assistance

School meals, SUN Meals, and SUN Bucks

Ask your child's school about free or reduced-price breakfast and lunch whenever household income changes. In summer, SUN Meals are available at open meal sites for children and teens age 18 and younger without an application. SUN Bucks grocery benefits are available to eligible children in participating states.

Find school and summer food help usa.gov/school-meals

Food Distribution Program on Indian Reservations (FDPIR)

FDPIR provides monthly USDA food packages to income-eligible households living on reservations and to certain Native American households near approved areas. A household generally cannot receive FDPIR and SNAP in the same month.

Review Native American food programs usa.gov/native-american-food-programs

Disaster food help and D-SNAP

After certain presidentially declared disasters, states may activate Disaster SNAP for households that normally do not receive SNAP, and regular SNAP households may receive replacement or supplemental benefits. Availability depends on the disaster and state approval.

Check emergency food options usa.gov/emergency-food-assistance

When a pantry says no

Ask: 'Is there another pantry serving my ZIP code today? Do you know of a mobile pantry, senior box, home-delivered meal, or faith-community food fund?' Pantry boundaries and open days differ, so one denial is not the end of the search.

CASH AND BASIC BILLS

Income support and emergency household help

Public cash programs are usually based on age, disability, income, or dependent children. Local emergency funds may pay a creditor directly instead of giving cash to the household.

Temporary Assistance for Needy Families (TANF)

TANF is a state-run program for eligible families with children. Depending on the state, it may provide cash assistance and help with food, housing, energy, child care, job training, or work-related education.

Find your state TANF program usa.gov/welfare-benefits

Supplemental Security Income (SSI)

SSI provides monthly payments to people with very limited income and resources who are age 65 or older, blind, or have a qualifying disability. It is separate from Social Security survivor benefits, and some people can receive both.

Call: 1-800-772-1213 | TTY 1-800-325-0778

Check SSI eligibility ssa.gov/ssi

Salvation Army local emergency assistance

Local Salvation Army offices may offer rent, mortgage, utility, prescription, transportation, food, or other crisis assistance. Funding, documentation, and appointment rules vary by location.

Enter your ZIP code for local help salvationarmyusa.org/utility-rent-assistance

Catholic Charities local agency locator

Local Catholic Charities agencies serve people of all backgrounds and may offer food, housing, utility, immigration, counseling, or other basic-needs services. The national office does not provide direct individual aid, so use the locator.

Find a local Catholic Charities agency catholiccharitiesusa.org/about-us/find-a-local-agency

Hope for Widows Restoring Hope & Peace Grant

This limited annual grant is specifically for widowed women facing financial hardship in the United States or Canada who meet the foundation's requirements. It is competitive and is not emergency aid.

Know before applying: The 2026 application window is closed. The page lists the current status and future cycle information; check it rather than relying on old social posts.

Check the current grant status hopeforwidows.org/grant

HOUSING AND UTILITIES

Keep a roof overhead and the lights on

Call before a shutoff, eviction, tax sale, or foreclosure date whenever possible. Keep every notice and write down the date, time, agency, and name of each person you contact.

Emergency housing and homeless assistance

USA.gov explains how to find emergency shelter, longer-term housing, and local homelessness programs. Call 211 and use HUD Find Shelter if you need a safe place now.

Find emergency housing help usa.gov/emergency-housing-assistance

Housing Choice Vouchers, public housing, and subsidized rentals

Local Public Housing Agencies administer federal rental programs for eligible households. Waitlists can be long or temporarily closed; apply to more than one housing authority when permitted and keep contact information updated.

Find rental assistance programs usa.gov/rental-housing-programs

HUD-approved housing counseling

A HUD-approved counselor can help with rent, eviction prevention, mortgage delinquency, foreclosure, reverse mortgages, and housing decisions. Foreclosure, eviction, and homeless counseling are always free; ask about fees for other services.

Call: 1-800-569-4287 | Mortgage help: 1-888-995-HOPE (4673)

Find a HUD-approved counselor hud.gov/counseling

LIHEAP heating and cooling bill assistance

The Low Income Home Energy Assistance Program may help eligible households with heating or cooling bills, energy crises, weatherization, or minor energy-related repairs. States set rules, and funds can run out.

Find your local LIHEAP office usa.gov/help-with-energy-bills

Weatherization Assistance Program

WAP helps eligible low-income households make homes safer and more energy-efficient, which can reduce heating and cooling costs. Apply through the state or local weatherization provider.

Find weatherization help usa.gov/weatherization-energy-programs

Lifeline phone or internet discount

Lifeline provides a monthly discount on qualifying phone or internet service for eligible low-income households. Eligibility may be based on income or participation in certain public benefits. Only one Lifeline benefit is allowed per household.

Call: Lifeline Support Center: 1-800-234-9473

Check Lifeline eligibility fcc.gov/lifeline-consumers

USDA Section 504 rural home repair loans and grants

Very-low-income rural homeowners may qualify for loans to repair, improve, or modernize a home. Homeowners age 62 or older who cannot repay a loan may qualify for grants to remove health and safety hazards.

Check rural home repair eligibility rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants

FEMA Individual Assistance after a declared disaster

When federal Individual Assistance is authorized for your area, FEMA may help with temporary housing and certain uninsured disaster-related needs. It does not replace insurance and is not available for every disaster.

Check your address and apply disasterassistance.gov

Also ask locally about property-tax relief

Some states, counties, cities, and tribes offer homestead, age, disability, income-based, or surviving-military-spouse property-tax relief. Widowhood alone does not create a nationwide exemption. Call the county assessor or tax office and ask for every exemption, deferral, circuit-breaker, and payment-plan option.

HEALTH CARE AND PRESCRIPTIONS

Replace coverage and lower medical costs

Losing coverage through a spouse can create a short enrollment window. Save the insurance termination notice and act quickly even if you are still waiting for a death certificate.

Medicaid and CHIP

Medicaid provides health coverage to eligible people based on state rules involving income, family status, age, pregnancy, or disability. CHIP covers eligible children. Applications are accepted year-round.

Check Medicaid and CHIP healthcare.gov/medicaid-chip

Marketplace Special Enrollment Period

Losing health coverage after a spouse's death can qualify you for a Special Enrollment Period. The usual window for many coverage losses is 60 days before or after the loss, so confirm your deadline immediately.

Call: 1-800-318-2596 | TTY 1-855-889-4325

Check Special Enrollment eligibility healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period

Medicare Savings Programs

State Medicare Savings Programs can help eligible people pay Medicare Part A or Part B premiums and, in some cases, deductibles, coinsurance, and copayments. Apply through your state Medicaid office even if you are unsure.

Review Medicare cost help medicare.gov/basics/costs/help/medicare-savings-programs

Extra Help with Medicare prescription costs

Medicare's Extra Help program reduces Part D drug-plan costs for people with limited income and resources. Some people qualify automatically; others can apply through Social Security.

Apply for Extra Help ssa.gov/extrahelp

SHIP free Medicare counseling

State Health Insurance Assistance Programs provide free, unbiased, one-on-one Medicare counseling to eligible people, families, and caregivers. Counselors can explain plan choices, costs, enrollment, and assistance programs.

Call: 1-877-839-2675 (say 'Medicare' when prompted)

Find your local SHIP shiphelp.org

HRSA community health centers

Federally supported health centers provide primary care and often dental, behavioral health, and pharmacy services. Patients are served regardless of insurance status, with fees adjusted based on ability to pay.

Find a health center findahealthcenter.hrsa.gov

CHILDREN AND CAREGIVING

Extra paths for widowed parents

Tell each agency that the household recently lost a parent and income. Ask whether the death changes priority, household size, or proof requirements.

1. Social Security for children

A child may qualify on a deceased parent's record, generally while under age 18, through age 19 if a full-time K-12 student, or longer for a qualifying disability that began before age 22. Call Social Security.

2. Apply as one household

Screen the entire household for SNAP, Medicaid/CHIP, TANF, school meals, utility aid, and housing. A child benefit does not automatically disqualify the family; each program counts income differently.

Child care assistance and Head Start

States and local agencies may offer child care vouchers, scholarships, or cash assistance for eligible families. Head Start and Early Head Start provide free early learning and family supports to eligible children and may connect families with medical and dental services.

Find child care help and Head Start usa.gov/child-care-head-start

Federal Student Aid and FAFSA

Widows, Widowers, and dependent children pursuing college or career school should submit the FAFSA. It is free and determines eligibility for federal grants, work-study, loans, and many state or school aid programs. Ask a school's financial aid office about professional judgment after a major income change or death.

Start with FAFSA information usa.gov/fafsa

Ask schools for more than meals

A school social worker, counselor, family liaison, or McKinney-Vento liaison may know about clothing closets, backpacks, transportation, emergency funds, fee waivers, grief groups, and local holiday programs. These services are local and may not appear in national databases.

WIDOW/WIDOWER-FOCUSED GUIDANCE

Free help sorting out financial decisions

The services below are guidance and support, not guaranteed cash. They can help a Widow/Widower understand benefits, bills, insurance, budgeting, and next steps before making irreversible decisions.

Wings for Widows free financial coaching

Widowed people nationwide can request virtual one-on-one guidance from volunteer CERTIFIED FINANCIAL PLANNER professionals. The program states that clients receive at least four hours of pro bono coaching, and a family member or friend may join sessions.

Request a financial coach wingsforwidows.org/financial-coaching

Savvy Ladies Free Financial Helpline

Women can submit a financial question and be matched for a confidential one-on-one phone, email, or virtual conversation with a vetted volunteer financial professional. The service provides guidance, not direct financial aid.

Submit a financial question savvyladies.org/free-financial-helpline

Modern Widows Club free resources and helpline

Provides widow-focused support, educational resources, online communities, and referrals. Some offerings are free and others charge a fee; this is not an emergency cash program.

Call: 1-844-429-4369, Monday-Friday, 9 a.m.-5 p.m. Eastern Time

Explore complimentary resources modernwidowsclub.org/resources

CFPB surviving-spouse financial guide

The Consumer Financial Protection Bureau offers a free booklet and practical resources for handling income, expenses, accounts, debt, and financial decisions after a spouse dies.

Open the surviving-spouse resources consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/discover-resources-for-surviving-spouses

LEGAL, DEBT, AND TAX HELP

Protect income before paying unfamiliar bills

Probate, debt, title, taxes, and benefit appeals are state-specific. Free or low-cost professional help can prevent a costly mistake.

Legal Services Corporation legal-aid locator

Enter an address to find nonprofit civil legal-aid organizations serving low-income people. Local offices may help with probate, housing, public benefits, consumer debt, family safety, or other civil matters.

Find local legal aid lsc.gov/about-lsc/what-legal-aid/i-need-legal-help

CFPB: responsibility for a deceased spouse's debt

A surviving spouse is generally not personally responsible for a spouse's debt unless the debt was shared, the survivor co-signed or jointly held the account, or an exception under state law applies. The estate may still owe. Do not assume you must pay from your own money.

Know before applying: Ask legal aid before paying disputed debt, especially in a community-property state or when medical bills are involved.

Read the CFPB guidance consumerfinance.gov/ask-cfpb/am-i-responsible-for-my-spouses-debts-after-they-die-en-1467

IRS VITA and Tax Counseling for the Elderly

IRS-certified volunteers provide free tax-return preparation to eligible taxpayers. VITA generally serves people with low-to-moderate incomes, disabilities, or limited English. TCE prioritizes people age 60 or older and retirement-related tax issues.

Call: Site locator help: 1-800-906-9887

Find free tax preparation irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers

Nonprofit credit counseling through NFCC

An NFCC member agency can review a budget, debt, housing, or credit situation. Initial counseling may be free, but debt-management or other services can have fees; ask for every fee in writing before agreeing.

Call: 1-800-388-2227

Find an NFCC member counselor nfcc.org

APPLICATION TOOLKIT

A calmer way to apply

You may not need every document below. Gather what you have, start the application, and ask what substitutes are accepted if a document is delayed.

Identity and household

Photo ID; Social Security numbers or immigration documents if required; proof of address; names, ages, relationships, school status, disability status, and pregnancy status for household members.

Loss and survivor records

Certified death certificate; marriage certificate; divorce decree if applicable; spouse's Social Security number; military discharge papers; employer, union, insurance, pension, and bank information.

Money and bills

Recent pay stubs or benefit letters; bank balances; rent or mortgage statement; utility shutoff notice; medical or funeral bills; insurance denial; vehicle costs; child care expenses.

Proof of urgency

Eviction filing; foreclosure or tax-sale notice; utility disconnection date; empty-fuel notice; shelter need; prescription cost; disaster damage; written deadline from an agency.

A short phone script

Use these words

'My spouse died on [date], and my household income changed from about [$] to [$]. I live in ZIP code [ZIP]. My most urgent need is [food / rent / utilities / medicine]. I have [children / disability / veteran connection / age 60+]. Please screen me for every program you administer, including emergency or expedited help. If you cannot help, who serves my ZIP code today?'

Track every application

Program / agency	Date / person	Next step / deadline

PROTECT YOUR TIME AND MONEY

Denials, scams, and outdated listings

Grieving families are frequently targeted by high-pressure offers. Real benefit programs can ask for documentation, but they do not guarantee approval in exchange for a fee, gift card, wire, or cryptocurrency.

If you are denied

- Ask for the decision and reason in writing. A phone 'no' may not be a formal eligibility decision.
- Ask for the appeal or fair-hearing deadline and submit the appeal before it expires. Keep proof of delivery.
- Correct missing documents, household size, income changes, or death-related information. Request a supervisor when facts were misunderstood.
- Try the next program. A denial from SNAP, for example, does not decide eligibility for a pantry, LIHEAP, Medicaid, housing, or a local charity.
- Call legal aid when housing, health coverage, public benefits, debt, or an appeal is at stake.

FTC government grant scam guidance

There is no general federal grant that pays personal bills solely because a person is widowed. Be suspicious of unsolicited calls or messages promising guaranteed government money, charging an application fee, or demanding unusual payment.

Call: Report fraud: 1-877-382-4357 | Older-adult fraud help: 1-833-372-8311

Learn the warning signs consumer.ftc.gov/articles/government-grant-scams

Three outdated resources still seen online

Affordable Connectivity Program

The ACP internet discount ended in 2024. Use the FCC Lifeline program instead. Read the FCC status page.

FEMA COVID-19 funeral assistance

FEMA no longer accepts new applications for the COVID-19 Funeral Assistance program. Read FEMA's status page.

The Liz Logelin Foundation has shut down

Many older articles still describe its grants for widowed parents. The foundation's own website now says it is shutting down and does not offer a current application. Do not send personal documents to third-party pages claiming to apply on its behalf. Read the closure notice.

PRINTABLE DIRECTORY

Every national link in one place

Links are clickable in the digital PDF. For a printed copy, type the address shown. Government and nonprofit pages sometimes move; if a link changes, search the exact program name on the agency's main website.

Start here

211: local help for food, rent, utilities, shelter, and more
https://www.211.org/

USDA National Hunger Hotline
https://www.usa.gov/emergency-food-assistance

Feeding America food bank and pantry locator
https://www.feedingamerica.org/need-help-find-food

HUD Find Shelter
https://www.hud.gov/findshelter

National locators

USA.gov Benefit Finder - death of a loved one
https://www.usa.gov/benefit-finder/death

State social service agencies
https://www.usa.gov/state-social-services

Community Action Agency locator
https://communityactionpartnership.com/find-a-cap/

Findhelp local program search
https://www.findhelp.org/

BenefitsCheckUp for older adults and people with disabilities
https://benefitscheckup.org/

Eldercare Locator and Area Agencies on Aging
https://eldercare.acl.gov/home

Survivor income

Social Security survivor benefits
https://www.ssa.gov/survivor

Social Security $255 lump-sum death payment
https://www.ssa.gov/pubs/EN-05-10084.pdf

Employer, union, pension, and workplace life insurance
https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa

NAIC Life Insurance Policy Locator
https://content.naic.org/article/learn-how-use-naic-life-insurance-policy-locator

Official state unclaimed property search
https://unclaimed.org/search/

Special survivor benefits

PBGC pension survivor benefits and unclaimed pensions
https://www.pbgc.gov/workers-retirees/find-unclaimed-retirement-benefits/search-unclaimed

Railroad Retirement Board survivor benefits
https://www.rrb.gov/Benefits/Survivor/Articles/GeneralInformationAboutSurvivorBenefits

Federal employee and retiree survivor benefits
https://www.opm.gov/retirement-center/survivor-benefits/

VA survivor compensation: DIC, Survivors Pension, and accrued benefits
https://www.va.gov/family-and-caregiver-benefits/survivor-compensation/

Find free VA-accredited claim help
https://www.va.gov/get-help-from-accredited-representative/find-rep/

Military casualty assistance and Survivor Benefit Plan
https://www.militaryonesource.mil/casualty-mortuary-affairs/casualty-assistance/benefits/

VA burial and memorial benefits
https://www.va.gov/family-and-caregiver-benefits/burials-and-memorials/

Workers' compensation death benefits
https://www.dol.gov/agencies/owcp/wc

Crime victim compensation
https://ovc.ojp.gov/help-for-victims/help-in-your-state

Public Safety Officers' Benefits (PSOB)
https://psob.bja.ojp.gov/

Black Lung survivor benefits
https://www.dol.gov/agencies/owcp/dcmwc/filing_guide_survivor

BIA Financial Assistance and Social Services
https://www.usa.gov/native-american-financial-assistance

Food

SNAP food benefits
https://www.usa.gov/food-stamps

The Emergency Food Assistance Program (TEFAP)
https://www.fns.usda.gov/tefap/emergency-food-assistance-program

Meals on Wheels and local senior meal programs
https://www.mealsonwheelsamerica.org/find-meals-and-services/

Senior Farmers' Market and monthly food package programs
https://www.usa.gov/senior-food-programs

WIC for pregnancy, postpartum, or children under age 5
https://www.usa.gov/food-assistance

School meals, SUN Meals, and SUN Bucks
https://www.usa.gov/school-meals

Food Distribution Program on Indian Reservations (FDPIR)
https://www.usa.gov/native-american-food-programs

Disaster food help and D-SNAP
https://www.usa.gov/emergency-food-assistance

Cash and bills

Temporary Assistance for Needy Families (TANF)
https://www.usa.gov/welfare-benefits

Supplemental Security Income (SSI)
https://www.ssa.gov/ssi

Salvation Army local emergency assistance
https://www.salvationarmyusa.org/utility-rent-assistance/

Catholic Charities local agency locator
https://www.catholiccharitiesusa.org/about-us/find-a-local-agency/

Hope for Widows Restoring Hope & Peace Grant
https://hopeforwidows.org/grant/

Housing and utilities

Emergency housing and homeless assistance
https://www.usa.gov/emergency-housing-assistance

Housing Choice Vouchers, public housing, and subsidized rentals
https://www.usa.gov/rental-housing-programs

HUD-approved housing counseling
https://www.hud.gov/counseling

LIHEAP heating and cooling bill assistance
https://www.usa.gov/help-with-energy-bills

Weatherization Assistance Program
https://www.usa.gov/weatherization-energy-programs

Lifeline phone or internet discount
https://www.fcc.gov/lifeline-consumers

USDA Section 504 rural home repair loans and grants
https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants

FEMA Individual Assistance after a declared disaster
https://www.disasterassistance.gov/

Health

Medicaid and CHIP
https://www.healthcare.gov/medicaid-chip/

Marketplace Special Enrollment Period
https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/

Medicare Savings Programs
https://www.medicare.gov/basics/costs/help/medicare-savings-programs

Extra Help with Medicare prescription costs
https://www.ssa.gov/extrahelp

SHIP free Medicare counseling
https://www.shiphelp.org/

HRSA community health centers
https://findahealthcenter.hrsa.gov/

Children

Child care assistance and Head Start
https://www.usa.gov/child-care-head-start

Federal Student Aid and FAFSA
https://www.usa.gov/fafsa

Widow/Widower guidance

Wings for Widows free financial coaching
https://www.wingsforwidows.org/financial-coaching

Savvy Ladies Free Financial Helpline
https://www.savvyladies.org/free-financial-helpline/

Modern Widows Club free resources and helpline
https://modernwidowsclub.org/resources/

CFPB surviving-spouse financial guide
https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/discover-resources-for-surviving-spouses/

Legal and tax

Legal Services Corporation legal-aid locator
https://www.lsc.gov/about-lsc/what-legal-aid/i-need-legal-help

CFPB: responsibility for a deceased spouse's debt
https://www.consumerfinance.gov/ask-cfpb/am-i-responsible-for-my-spouses-debts-after-they-die-en-1467/

IRS VITA and Tax Counseling for the Elderly
https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers

Nonprofit credit counseling through NFCC
https://www.nfcc.org/

Scams

FTC government grant scam guidance
https://consumer.ftc.gov/articles/government-grant-scams