

THE FINANCIAL REALITY OF BEING SOLO

A widow's journey

Chasity's 35-year-old husband Darrell died in a lake drowning in 2009

BY CHASITY WILLIAMS, adapted from the book, *Grief Diaries: Through the Eyes of a Widow*
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Self care articles for the bereaved

From the award-winning Grief Diaries book series



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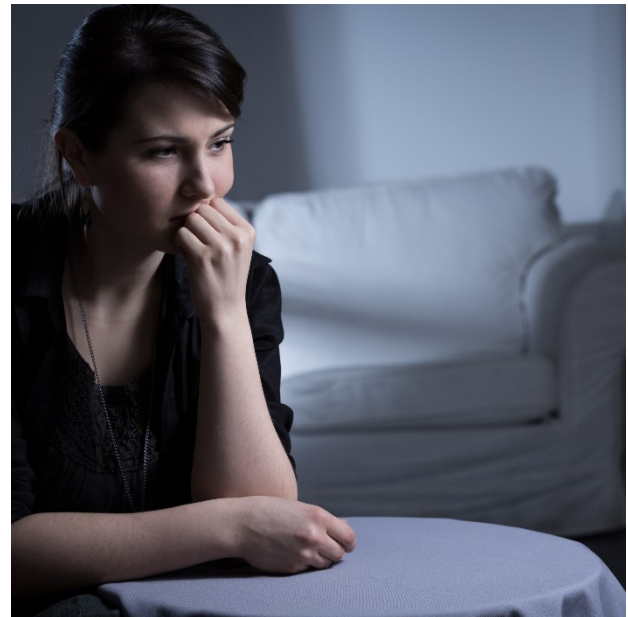
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During that first year, the financial reality of being suddenly solo set in. It was scary, stressful, and intimidating. Even though I had an active role in the finances, it was just another reminder of the loss of my husband, reinforcing the feeling of loss about how to make it and raise our son solo.

The loss of my husband's income was felt keenly, particularly because the two incomes were required to make ends meet.

The most challenging aspect was the plans we had for the future, our savings, and plans for our son's college career.

Finances and numbers are not my thing. I wish I would have known just some of the areas my husband had expertise in, like IRAs, 401K, retirement, savings, etc. He was the one who handled all this. It became a challenge to have enough money to participate in these things because of raising a family solo.



I ended up having to sell my home to get back on my feet. In the end, I know I cannot feel guilty about the decisions I made to get us through.

If I could have afforded or got help through an organization or church, I would have met with a financial advisor. I believe that having a fresh financial look and support from the outside can help provide clarity and organization when it comes to evaluating finances.