

Conversations About Grieving and Personal Loss

Empathic listening and caring responses create a context for successful conversations about grieving and personal loss. It is important to understand that everyone grieves in her or her own way, and the process can take a long time. Do not expect to accomplish too much in any single meeting, especially early in the grieving process. It may take weeks or months to educate the client and put together a new financial plan.

Opening Comments

If you knew the person —

I will miss [name of person] — he had a great [name a good attribute] and was a pleasure to work with.

If you did not know the person —

It is difficult to lose someone you love. Tell me more about your husband/wife.

Where would you like to begin today?

[Wait and see where the person is emotionally on this particular day. He or she may or may not be capable of holding the conversation that you would like to have at this time. You need to be fully present and comfortable in allowing the conversation to unfold as opposed to leading it in a certain direction that may not be a “fit” for a grieving widow/er.]

Questions

Tell me about your days. Is there anything that needs attention concerning your day to day life?

Are you taking care of your health? Managing the house all right, getting enough sleep, exercise, eating well and staying in touch with family and friends?

Do you have any special concerns for any family members?

Do you have enough income to pay the monthly bills and are you keeping up with your bill payments?

Do you have any questions about your finances or investments?

Are there any other problems with which we may help?

Closing comments

Is there anything else you would like to discuss today?

Let's plan a next meeting. Is there a family member you would consider bringing along next time to join us? Family support is often helpful during difficult times.

Take care and please call me at any time about anything. All questions are important.