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## Rebuild: Money & Guilt

When you receive money as part of your loss, it can make life easier in some ways – but it often includes emotional strings. You may be thankful for the windfall, but may also feel some guilt in having and spending it. You may feel that you don't deserve it or you're not quite sure what are appropriate ways to spend it.

Money can also cause problems because survivors are arguing over it, or have differing plans on how the money or possessions should be distributed. It can cause many additional problems that are layered on top of the guilt. And if you had to pay money for medical care, debts, or funeral services, your loss may have added a financial burden in addition to the psychological burden.

### Considerations for Inheritance & Guilt

- 1) If you need to spend some to give yourself space and time to grieve, this is often a good use of the money (within a wise overall view of your finances).
- 2) Make a list of ways to use the money that your loved one would have viewed as helpful or wise. This may include charity, family time/vacation, etc.
- 3) What is the best long-term use of the money? Put another way: How can you use the money so that in 10 or 20 years you will be happy with your choice?
- 4) Your loved one would likely want you to make wise choices, but not stress over it.