

The
COTTONE
FOUNDATION



A Widow's Guide



The Self-Love & Spiritual Healing Guide

From Me to You:

There are days when the world feels unbearable. Days when your anger is so loud you could scream. Days when it would take one wrong word from someone and you'd gladly serve time with a smile.

This guide isn't to suppress your rage—it's to hold space for it and remind you: healing doesn't come from the outside. Peace doesn't come from people. It activated within us.

Spiritual & Self-Love Practices

Meditate for 5 minutes – even if your mind wanders, sit in stillness and breathe.

Light a candle and just stare into the flame. Let it burn away your tension.

Color or doodle in silence – let your hands speak your emotions.

Walk alone. Without your phone. Without a destination. Just walk. Be in your breath.

Speak to God out loud. In anger, in confusion, in love. Say it all. He can take it.

Take a bath or shower and imagine the grief washing off your skin.

Write a letter to your younger self and read it back gently.

Create a prayer or mantra for the days you can't get out of bed: 'I am held. I am still here.'

Sit near a tree, touch the bark, and remember you're rooted too.

Try yoga, Pilates or Qigong – even one pose. Stretching is a sacred act of self-respect.

Let this be your sacred reminder: don't wait for peace – it'll never find you.

You can give it to yourself. Love yourself so much it becomes non-negotiable.

What helped me was seeing myself through his eyes — the way he loved me.

That love became the foundation I am rebuilding on. So please... love yourself like crazy.

Love yourself enough to make peace your only option.

Don't forget: you matter.



Widow Budget Template

From Me to You:

No one tells you how overwhelming finances become when you're grieving. It's not about math—it's about survival. This budget tool helped me breathe again. I hope it gives you structure, clarity, and just enough peace to take the next step.

Monthly Income

Social Security Survivor Benefits: _____

Life Insurance Payout: _____

Employment Income: _____

Other Income: _____

Monthly Expenses

Rent / Mortgage: _____

Utilities (Electric, Gas, Water): _____

Groceries: _____

Transportation (Gas, Car Payment, Insurance): _____

Medical / Health Insurance: _____

Debt Payments (Loans, Credit Cards): _____

Childcare / School Fees: _____

Phone / Internet: _____

Subscriptions / Streaming Services: _____

Emergency Savings: _____

Other: _____

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Letter to Your Future Self

From Me to You:

This letter isn't just for later—it's a message from the part of you that is still standing, still loving, still becoming. Write it as a love note to the version of yourself who's still finding the light again. Let it be full of hope, strength, and the reminder that you are never truly alone.

Dear Future Me,

I see you. You made it here. Maybe with tears, maybe with hope, maybe with both—but you made it. And I am proud of you.

[Write here]

What surprised me about my strength:

[Write here]

What gave me hope:

[Write here]

What I want you to remember, always:

[Write here]

With grace and love,
Me.

Don't forget: YOU MATTER.



Tech Tips for Widows

From Me to You:

I know how intimidating tech can be. I didn't grow up with it either—and suddenly I had to manage accounts, passwords, online bills, and Zoom calls. It's okay to feel overwhelmed. Take it one app, one click at a time. And don't underestimate the power of YouTube—there's a video tutorial for almost everything. You've got this. Technology can become your ally—and your bridge to connection, confidence, and peace of mind.

- How to create strong passwords and store them safely
- Using online bill pay and calendar reminders
- Setting up emergency contacts in your smartphone
- Downloading and using video calling apps (Zoom, FaceTime)
- Finding widow support communities on social media
- Searching YouTube for tutorials on everything from online banking to FaceTime

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Monthly Reflection & Goal Setting

From Me to You:

Each month, take a moment to reflect on where you've been and where you're gently headed. This isn't about pressure—it's about presence. Honor how far you've come.

This month I'm proud of...

[Write here]

One thing I want to try or revisit...

[Write here]

What I'm letting go of...

[Write here]

My gentle intention for next month...

[Write here]

Don't forget: YOU MATTER.



Widow Document Organizer

From Me to You:

I didn't realize how many documents I'd need until I was knee-deep in phone calls and paperwork. This organizer will save you from that overwhelm. It brings order to chaos, and it's one less thing for your beautiful mind to carry.

Vital Records

- Death certificate
- Marriage certificate
- Birth certificates (children)

Financial Documents

- Bank account info
- Investment records
- Credit reports
- Insurance policies

Legal Documents

- Will
- Power of Attorney
- Trust documents
- Deed/title to property

Employment/Benefits

- Pension info
- Life insurance
- 401(k)/IRA details
- Union/veteran benefits

Bills & Subscriptions

- Utilities
- Mortgage or rent
- Car payments

- Streaming services

Digital Assets

- Passwords
- Email accounts
- Social media access
- Online subscriptions

Support Contacts

- Funeral home
- Financial advisor
- Therapist/counselor
- Close family/friends

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Companion Journal Prompts

From Me to You:

Each day of grief brings a different wave. These gentle prompts are here to help you pause, reflect, and remember your strength. There is no right or wrong way to journal. Just begin. And if all you write is one word, that is enough. Healing begins with honesty.

What am I feeling right now, without judgment?

What is one thing I did today that showed strength?

Who or what brought me a moment of comfort today?

What memory of my loved one feels soft or warm today?

What is something I need but haven't asked for?

What surprised me about myself today?

Where did I feel even a little peace today?

What would I tell a friend going through this?

What does support look like for me right now?

What hope—big or small—do I want to carry forward?

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Widow's Wellness Tracker

Track your physical, emotional, and mental health daily. This tracker is designed to help you stay mindful of your well-being and remind you that you matter.

Date	Sleep (hrs)	Mood (1-10)	Meals	Exercise	Self-Care

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First 10 Days: Widow Support Checklist

From Me to You:

The first days are a blur. You might be surviving hour to hour—and that's okay. This gentle guide walks you through just the first ten steps. No pressure. No rush. One task at a time, one breath at a time. You are not alone.

Day 1: Breathe. You are not alone. Give yourself permission to grieve.

Day 2: Notify close family and friends.

Day 3: Locate your spouse's important documents (ID, insurance, etc.).

Day 4: Request multiple copies of the death certificate.

Day 5: Contact funeral home or memorial provider.

Day 6: Review or create a list of immediate expenses.

Day 7: Set up a trusted point of contact for support.

Day 8: Notify employer and check for life insurance policies.

Day 9: Begin compiling account and password information.

Day 10: Contact Social Security Administration.

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