

How to reduce the cost of a funeral – some things to consider:

It is a very difficult time and you will have a lot on your mind but it is important you take a moment to think about what the person you are arranging the funeral for would have wanted. Would they have wanted you to get into debt or be worried about money in the future?

Funeral costs can vary a lot, so you shouldn't think that getting a quote from more than one funeral director, caterer or florist is doing thing 'on the cheap'. It simply means you can then pick one that fits your budget.

Ask family and friends to help you check around and compare prices. You can also ask for their support by – for example - bringing food to the wake. You could also ask them to help you check for cheaper options.

Charity collection and memorial - Buying and maintaining a headstone or memorial plaque can be expensive. Instead, you can create an online memorial where family and friends can donate to a charity in memory of the deceased. Websites, such as JustGiving offer a charity online memorial indefinitely.

Time of day of a cremation, and who you use – slots in the early morning or on a weekday slot can be more affordable. You could also pick a council-run crematorium, which would be less expensive than a private one.

Type of coffin – Coffins can actually be very expensive, although in fact there's nothing in the law that says you have to use one at all. Pick something reasonable in price, or even use a shroud instead. You can sometimes get a cheaper option with online coffin and shroud suppliers, such as The Coffin Company.

The location of the grave - a burial in a traditional cemetery can be expensive: even more so if the deceased was not a resident of the area, as non-resident fees are sometimes charged. You might want to consider a natural burial ground - such as a woodland – instead, as these can often be much cheaper than a traditional cemetery. To find a natural burial ground, visit the Natural Death Centre website

Applying for Funeral Payment

The Funeral Payment is a government scheme for people on a low income who are receiving certain benefits, to help them pay for a funeral.

It won't cover the whole funeral bill. As such, depending on where you live, you might have to pay up to a third of the cost of a simple funeral.

If you get a Funeral Payment, you'll usually have to pay the government back from any money you get from the person's estate, such as the deceased's savings.

Remember - If the deceased's estate consisted only of personal belongings and a home that they shared with their surviving spouse or civil partner, the government normally won't claim back this payment.

How do I claim?

You have three months from the date of the funeral to make a claim.

Visit [GOV.UK](https://www.gov.uk/funeral-payments/how-to-claim) at <https://www.gov.uk/funeral-payments/how-to-claim> for more information on eligibility and how to apply claim this benefit.

Paying with the deceased's bank account

The deceased might have left money in their account to pay for their funeral. However, the bank or building society normally freezes their individual account(s) when they're told of the person's death.

This means that in most cases, you will need the help of the executor (or administrator) of the estate to access the money in their account once it's frozen.

It is however, sometimes possible to access the money in their account without their help. If there isn't a will or an executor, you could try speaking to their bank to see if they'll release the money to pay for the funeral. Different banks have different policies on this, and have different paperwork requirements before they let you do this.