



Welcome to the How to Save on Funeral Costs PDF, informing you of free† financial help, low-cost undertakers, bereavement advice and more.

Founder: SW Barratt

# How to Save on Funeral Costs

Thank you for downloading this free cost-saving information and bereavement help. It is best to view this when online so that you can open the different links.

The aim is to direct you quickly and easily to free helplines as well as low-cost services and suppliers. By following a few simple steps it is possible to save around 50%\* from many undertakers.

## Common misbelief

There is a common misbelief that unless a lot of money is spent, you are unable to give your loved one a decent 'send-off'. This is completely untrue; the following information aims to educate and inform the reader of quality like-for-like services which cost far less.

Regrettably:

Around 1 in 5 families†† has trouble finding the money to pay for a funeral.

## What to do when someone dies - A dignified low-cost funeral

- 1) If the death was unexpected or someone collapses and you tried to resuscitate them then telephone 999 immediately. They will send an ambulance, the ambulance staff will take over and take the person to a hospital.  
If someone dies at home after an illness during office hours telephone your GP surgery who will send a GP to issue a [medical certificate](#) of cause of death (MCCD). If out of normal office hours telephone the NHS on 111. They will send a GP or healthcare professional to issue paperwork (verification of death).  
Once you have either the verification of death or MCCD you can contact an undertaker to collect the deceased. You can shop around for different undertakers, or you could simply

contact a [low-cost funeral](#) director to collect the deceased and conduct the funeral.

If issued with a verification of death you have to take this to your GP who can issue a MCCD. An MCCD can also be obtained from a hospital, hospice or care home GP of the deceased. This MCCD is then sometimes also emailed to your local registry office which you will have to attend to register the death as explained in 3).

- 2) Inform relatives and organisations / companies of the death.

Organisations / companies could be:

Dentist, Employer, Insurance company, Mortgage company or landlord, Bank, Loan company, Utility companies, Credit card company, Online subscriptions.

- 3) [Register the death](#) within 5 days\*\* (8 days in Scotland) at your local registry office. Ask the registrar to register the deceased details with the Government [Tell us Once](#) service. The registrar will issue you with copies of the death certificate, and cremation or burial form which is called a 'green form'.

Send any required death certificates to organisations / companies such as listed in 2).

- 4) Visit or telephone the undertaker to arrange the funeral, (or if you prefer a [natural burial](#)) send or hand over the "green form". Check with the undertaker if you are entitled to any [Government financial help](#) towards the funeral costs.
- 5) Check to see if you are entitled to any [charity financial help](#) towards the funeral costs or [Government Bereavement Support](#)
- 6) Visit a florist to arrange any [flowers](#) - If having flowers, save money and buy directly.
- 7) Look online to [purchase a coffin](#) - If required save money and buy the coffin directly.
- 8) Book a [spokesperson](#) to read the funeral service – If having a service, save money and book directly.
- 9) Arrange the [funeral wake](#) - If having a wake, save money and book directly.
- 10) Inform relatives of the funeral date, time, location and where the wake is being held. Ask elderly/disabled relatives if they need transport to the funeral.

## After the funeral

Send thank you messages by email, card or telephone to those who attended the funeral/and/or sent flowers or other gifts/donations.

Locate [bereavement support services](#) if you are in need.

Contact either the [Citizens Advice](#), the [Government](#), or [low cost probate services](#) to see if you need to apply for probate to deal with the estate.

Contact the [Citizens Advice](#) or [Government](#) to find out if inheritance tax is payable.

## Direct cremation funeral

If having a direct cremation funeral 6), 7), 8), 9) and 10) would not apply.

## Package funerals

If having a package funeral it may not be possible to 7) change the coffin.

\*\*Different times registering the death if any below apply

[Stillbirth](#)  
[A coroner is involved](#)  
[The death was abroad](#)

## Table of contents

|                                                                        |    |
|------------------------------------------------------------------------|----|
| Table of contents.....                                                 | 1  |
| Bereavement advice and support from leading organisations.....         | 3  |
| No money available? What happens if you can't afford the funeral?..... | 4  |
| Possible charity help.....                                             | 4  |
| Further advice.....                                                    | 4  |
| Terminal illness benefits.....                                         | 4  |
| Government help with funeral costs.....                                | 5  |
| Government help with children's funeral costs.....                     | 5  |
| Government Budgeting Loan.....                                         | 6  |
| Government Bereavement Support Payment.....                            | 6  |
| Government probate information.....                                    | 7  |
| Low-cost probate services from the UK's best-rated expert.....         | 7  |
| Government register offices in the UK to register a death.....         | 8  |
| 15 Ways to Save Funeral Expenses.....                                  | 9  |
| Low-Cost Undertakers.....                                              | 10 |
| Site Information.....                                                  | 14 |
| Site Funding.....                                                      | 14 |

The links and information listed will be updated as and when more relevant material becomes available.



### Beautiful Fresh Flowers

Funeral flowers with care

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## Bereavement advice and support from leading organisations

Down to Earth is a UK-wide helpline run by the independent charity [Quaker Social Action](#). They offer free, confidential advice to anyone struggling with funeral costs where the funeral has not already taken place. They support people to reduce costs, identify ways to raise money, and get the right government support.

**Telephone: 0208 983 5055**

[Cruse Bereavement Support](#) provides a free helpful service, offering advice and empathy for people finding it hard to deal with the shock of bereavement and grief. Many people suffering from grief are unaware of the effect it can have on their health, both mental and physical.

**Freephone: 0808 808 1677**

For anybody who may be bereaved by suicide and or feeling desperate or suicidal as a result of bereavement then the [Samaritans](#) are there to offer free advice 24/7.

**Freephone 24/7: 116 123**

The [Sands](#) is a leading stillbirth/baby death UK charity. All bereavement support information is confidential. This charity aims to raise awareness of baby deaths and works with the Government and other organisations to reduce the number of babies dying. They have a UK wide network of support groups, an online forum for families to connect together, as well as a bereavement support app.

**Freephone: 0808 164 3332**

## No money available? What happens if you can't afford the funeral?

Always enquire if the deceased had a life insurance policy, or saved monies. This can either pay for, or help towards the costs. The deceased may have property to sell, in which case you should contact a solicitor to see if any money can be released to pay the funeral bill prior to the sale of the property and possible probate process.

If nobody has any money to pay an undertaker then ask your local council or hospital for a public health funeral.

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## Possible charity help

[Turn2us](#) charity may be able to help you with a funeral grant

**Freephone: 0808 802 2000**

[Child Funeral Charity](#) can help with costs not covered by the Children's Funeral Fund

**Telephone: 01480 276088**

[Friends of the Elderly](#) help with costs not covered by Government help. You have to be aged 66 or over to claim, and the claim has to be through a professional person or organisation such as the Citizens Advice Bureau. Although the claimant has to be aged 66 or over, the deceased can be any age.

Telephone: 0207 730 8263

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## **Further advice**

For informative additional advice on funeral financial help Visit: [MoneyHelper](#)

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## **Terminal illness benefits**

Advice from [Marie Curie](#)

Freephone: 0800 090 2309

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## **a) Government help with funeral costs**

If you receive certain benefits then you may be entitled to:

England and Wales: [Funeral Expenses Payment](#)

Freephone: 0800 151 2012

Scotland: [Funeral Support Payment](#)

Freephone: 0800 731 0469

Northern Ireland: [Funeral Expenses Payment](#)

Freephone: 0800 085 2463

## **b) Government help with children's funeral costs**

England: [Children's Funeral Fund](#)

Freephone: 0808 196 1759

Wales: [Funeral Contribution](#)

Freephone: 0300 060 4400

There are no cremation or burial fees for children under 18 in Wales. The contribution can help additional costs.

England, Wales and Northern Ireland: [Funeral Expenses Payment](#). You may also be entitled to this payment if you receive certain benefits.

Freephone: 0800 151 2012

Scotland: [Funeral Support Payment](#)-If you receive certain benefits.

Freephone: 0800 182 2222

There are no cremation or burial fees for children under 17 in Scotland. The payment can help additional costs.

Northern Ireland: [The Child Funeral Fund](#)

Freephone: 0800 232 1271

## Government Budgeting Loan

England/Wales/Scotland: [Budgeting Loan](#)

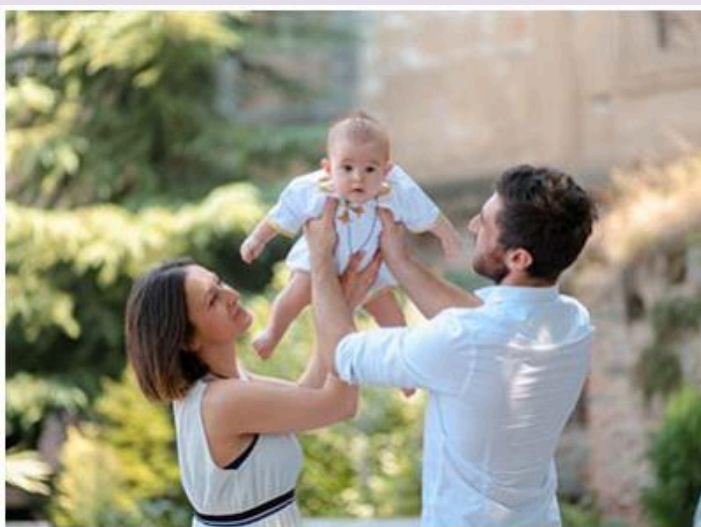
Freephone: 0800 169 0140

Northern Ireland: [Budgeting Loan](#)

Freephone: 0800 022 4250

Save Funeral Costs does not encourage people to get into debt to pay for a funeral. However, there are often cases whereby an individual or family has to borrow money. In this situation, it is sensible to borrow the money interest-free from the Government instead of a bank or loan company.

The Budgeting Loan has replaced the Crisis Loan for funeral payments. Claimants must be in receipt of certain benefits to claim the interest-free loan. The loan is generally paid back from the claimant's monthly benefit payments. You can claim the loan as well as payments listed in **a)** & **b)** above.



## Specialist Life Insurance

Over 130 pre-existing medical conditions covered

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# Government Bereavement Support Payment

England/Wales/Scotland/Northern Ireland [Bereavement Support Payment](#).

Freephone: 0800 151 2012

Spouses or civil partners may be able to claim this benefit. It should be claimed within three months of the death, although it is still possible to claim up to twenty one months, and in some cases beyond. This benefit was previously known as Widowed Parent's Allowance, Bereavement Allowance, and Bereavement Payment. It is available to those under the state pension age and provides financial help to people who have lost a spouse or civil partner on or after 6 April 2017.

## Government probate information

You do not have to use a solicitor for a probate application. General enquiries and applying for probate in England and Wales can be applied for on the [Government website](#).

Telephone: 0300 123 1072

There are different [probate rules in Scotland](#) where it is called Confirmation.

Telephone: 0131 444 3300

There are also different [probate rules in Northern Ireland](#).

Telephone: 0300 200 7812

In some cases, you may wish to (lodge a caveat) [stop a probate application](#) due to legal reasons.

Telephone: 0300 303 0648

Please refer to the above Scottish and Northern Ireland telephone numbers to lodge a caveat in these areas.

## Low-cost probate services

If you do not wish to apply for probate yourself, you can use a solicitor. Most solicitors charge a percentage between 2% and 5% of the estate value to carry out probate. This can obviously be a high fee, for example if the estate is £500,000 there would be a £10,000 to £25,000 plus VAT- £12,000 to £30,000 fee!

Thankfully, Farewill below offer a low fixed fee from £595.00 or from £1,500.00

Many people find themselves in a position where probate is required to release monies from the estate of the deceased. Generally if assets are not jointly owned then probate is needed if there are more than £10,000 of assets held by the deceased. Probate can take between 1 and 3 months to complete.

Make sure you have all of or as many of the documents to hand before contacting the link below.

Farewill offer 'Essential Probate' from £595.00 (+ £273 probate registry fee) for a basic service



with a simple to sort estate where by you would fill out most of the paperwork or they offer 'Complete Probate' from £1,500.00 for a full service if you are too busy and /or the estate is complex.

[Farewill](#)

Telephone: 0208 138 0719

## Government register offices in the UK to register a death

Once you have the [medical certificate](#) from a doctor or other paperwork from a coroner (Procurator Fiscal in Scotland), you are then able to proceed with obtaining a death certificate and organise the funeral.

A death should be registered within 5 days (8 days in Scotland), normally at a register office local to the deceased. The 5 or 8 days include weekends and bank holidays. You will get a certificate (green form) for burial or cremation. You cannot proceed with a funeral until you have either of these pieces of paperwork.

If a coroner has been involved there is no green form but an Order for Burial which is issued by the coroner.

Visit the link below to find your local registry office.

[England & Wales](#)

[Scotland](#)

[Northern Ireland](#)

Applying for a copy of a death certificate online.

[England & Wales](#)

[Scotland](#)

[Northern Ireland](#)



## Weighted Blankets

Improving sleep patterns  
and bereavement stress

FREE DELIVERY

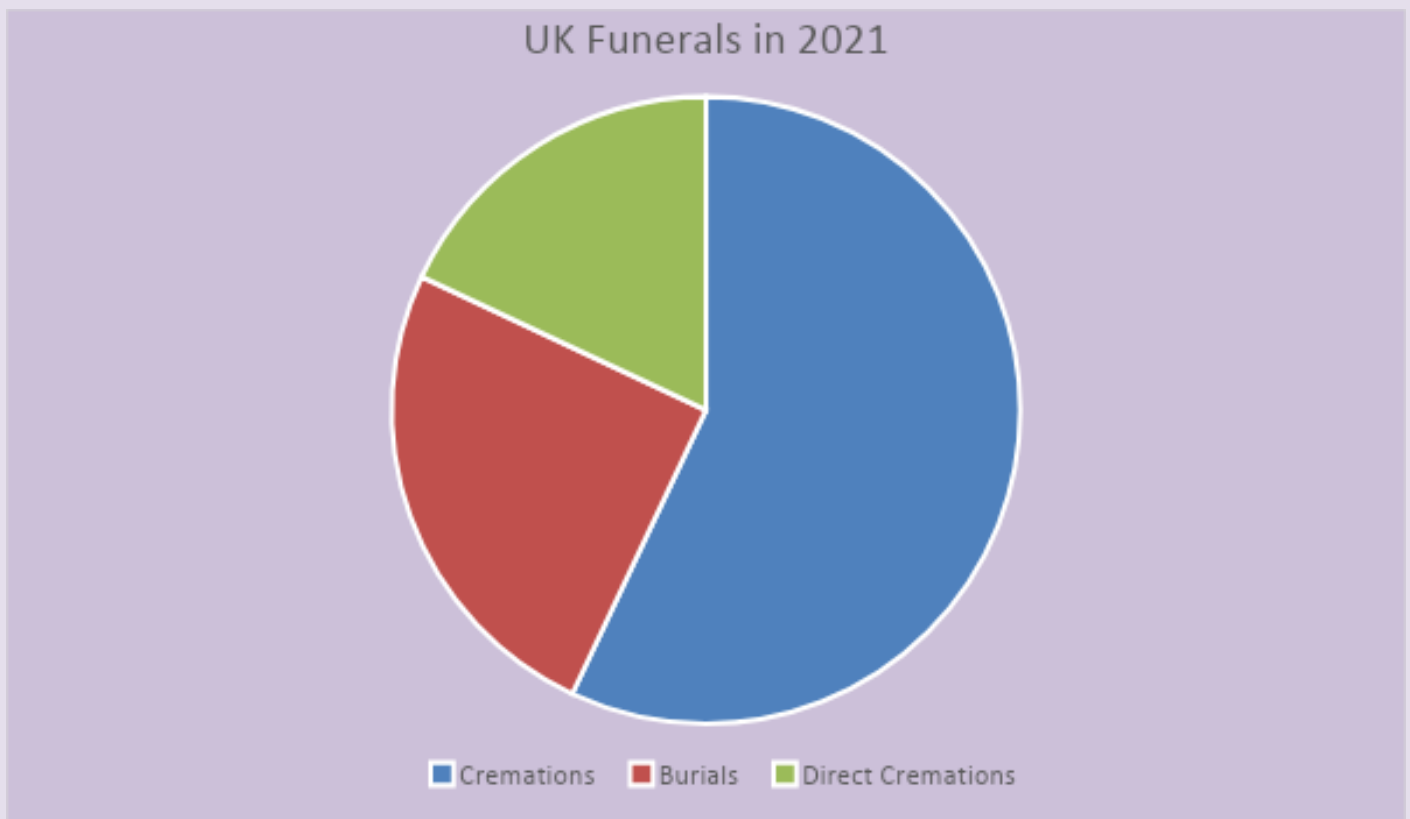
[Learn More](#)



# 15 Ways to Save Funeral Expenses

1. Use [low-cost undertakers](#), who can also organise a direct cremation. Failing this, shop around and compare the standardised price list from independent undertakers. Use other cost-saving points listed below where possible.
2. Burial plot costs can often greatly vary, enquire about burial plot costs in different areas, or [natural burial sites](#).
3. If it was the wish of the deceased/and or family then organise a direct cremation for the most cost-saving funeral.
4. You could hold the reception/wake at home, if this is not suitable, book the [wake](#) venue (such as a church or public house (pub) directly, not through a third party such as an undertaker.
5. Provide the catering for a reception/wake yourself, if this is not suitable shop around and book the caterers directly.
6. Do not hire additional transport such as limousines to the crematorium or church. If possible use your own transport for family and close friends.
7. Purchase any flowers directly from the florist, and/or if possible (and the deceased was a keen gardener) use flowers from your own garden or one of a relative.
8. Purchase the coffin yourself directly from a [coffin supplier](#) (if you have purchased a funeral package from an undertaker this may not be possible).
9. Book the [spokesperson](#) for example Minister, Vicar, Humanist, Celebrant, Religious leader/person directly to conduct the service/eulogy.
10. In the case of cremations purchase an [urn for the ashes](#) directly from a manufacturer/supplier.
11. Purchase any headstones directly from a [monumental mason](#).
12. Purchase any special service booklets that you may wish at the service directly from an online or local printing company.
13. If you require special/unusual funeral hearse transport then look for and book a supplier directly.
14. If organising a cremation as a [do-it-yourself funeral](#), use a council/government run crematorium not a privately run one.
15. If shopping around for a funeral plan then try to deal with an independent provider who is not tied to a specific company. Failing that, an established reputable [funeral plan provider](#) with 24/7 support.

The chart below shows that cremations are still by far the most popular funerals in 2021.



Cremation 57%   Burials 25%   Direct cremation 18%

## Low-Cost Undertakers

*Most people have not heard of independent low-cost undertakers due to powerful marketing domination from the few large national companies. These smaller low-cost undertakers simply cannot compete with the huge marketing budgets of the large companies.*

### South East England/Nationwide for Cremations & Burials

#### [TDM Funeral Services](#)

Fieldings  
Stoneheap Road  
East Studdal  
Dover  
Kent  
CT15 5BU  
Freephone: 01304 356616



## Delicious Hampers from Devon

Ideal bereavement gift

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### **South East England/Nationwide for Cremations & Burials**

#### [BB Funerals](#)

16-18 Church Hill Road

Barnet

EN4 8TB

Telephone: 0208 441 6062

Mobile: 07538 276130

### **England/Isle of Wight/Isle of Man/Scotland & Islands/Wales for Direct Cremations**

#### [The Funeral Market](#)

Brewery House

4 Castle Street

Buckingham

MK18 1BS

Freephone: 0800 689 1060

### **England/Scotland/Wales for Direct Cremations**

#### [Farewill](#)

Unit 1

27 Downham Road

London

N1 5AA

Telephone: 0208 138 0719

### **England/Wales for Direct Cremations**

#### [Cremation Funeral](#)

Kilbury Drive

Worcester

Worcestershire

WR5 2NE

Telephone: 01299 828771

### **Hull/East Yorkshire for cremations and burials**

#### [Legacy Funerals](#)

730 Analby Road

Hull

HU4 6BP

Telephone: 01482 562762

### **Lancashire/Greater Manchester for Cremation & Burials**

#### [Fairer Funerals](#)

2 Empire Way

Burnley

Lancashire

BB12 6HA

Freephone: 0800 061 4431

### **Southern Scotland for Cremation & Burials**

#### [Mitchells Funerals](#) - Free funeral for 17 years and under

23a Stonelaw Road

Rutherglen

Glasgow

G73 3TW

Freephone: 0808 196 8657

### **Mainland Scotland for Direct Cremation**

#### [Caledonia Cremation](#) – Incorporating ‘Bereavement Support Service’

18 Orkney Street

Glasgow

G51 2BX

Telephone: 03000 113 311

### **Northern Ireland for Direct Cremation**

#### [Direct Cremations Ireland](#)

31 Ballygowan Road

Newtownards

BT23 5PG

Telephone: 028 9187 2798

### **Low-cost funeral plan provider**

[Plan with Grace](#)

35 Catherine Place

London

SW1E 6DY

Freephone: 0800 471 4689



## National Low-Cost Funerals

24/7 support

Delivery of ashes

FROM £895

[Learn More](#)

**For a full explanation on organising the cheapest funeral possible please visit:**

[Save Funeral Costs](#) then simply follow Steps 1 to 5 and Site Guide.

You will also find a list of services & suppliers in the [Funeral Directory](#) ranging from low-cost undertakers, coffin suppliers to monumental masons and much more.

For further helpful information covering most aspects of funerals from Poems, Flowers, Bereavement Gift Ideas, What to Wear at a Funeral, and much more, please visit:

[Save Funeral Costs Blog](#)



† Free financial help applies if the claimant is in receipt of certain Government benefits or is eligible for charity help.

\* Save around 50% based on the SunLife Cost of Dying report, which states the average cost of a basic funeral cremation was £3673 in 2022. Low-cost TDM Funeral Services Simple Service £1941. This is a 47% difference.

†† Source [SunLife](#) Cost of Dying report.

## Save Funeral Costs™

### Site Information

*Save Funeral Costs (SFC)* offers consumer advice with useful links to other websites to help the user in their search for information.

*SFC* always aims to give accurate information when published; regrettably terms & costs can be changed by companies/services afterwards. It is always best to check, when contacting a provider, that any published information is accurate. *SFC* cannot be held responsible for incorrect third party information.

### Site Funding

*SFC* aims to provide an all-in-one independent free quality advice service to educate organising a low-cost funeral or home burial. Everything is to help the user cut costs and cope with bereavement.

If related affiliate links or advertisements are clicked, a commission at no extra cost to the user is earned. These commissions enable *SFC* to be free to use.

The use of affiliate links does NOT influence *SFC* content. If it is not possible to obtain a paying affiliate link for the best service, the link is still used to be beneficial to the reader.

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