



SAVE FUNERAL COSTS

Thank you for purchasing your direct quick step funeral planning guide with contact links.

This quick step guide is designed for bereaved stressed people who want to be pointed quickly in the direction of what to do and where to locate lower cost services.

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Please skip to section **Government financial help** and onwards if you already have the death certificate.



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What to do when someone dies

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) [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'.

Obtaining a death certificate in person at a registry office is one of the first and most important actions you can carry out. A death should be registered within five days** (eight days in Scotland) at a registry office local to the deceased. The five or eight days include weekends and bank holidays. You will receive a certificate and a green form for burial or cremation. This form is handed into the cemetery or crematorium office before or at the funeral.

You can find your local registry office by following the links:

[England & Wales](#)

[Scotland](#)

[Northern Ireland](#)

The Government operate a [Tell Us Once](#) service which may save you time in submitting various information to different Government departments. The registrar at the registry office should be able to help you with this.

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) Send any required death certificates to organisations / companies such as those listed above 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.

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](#)

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. This was previously known as a paupers funeral.

Government financial help

Before you follow any of the steps below it is important to establish if you are entitled to any financial help from any of the sources below, especially if you are organising a child's funeral.

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](#)

Telephone: 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: [Northern Ireland Budgeting Loan](#)

Telephone: 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 needs help with funeral costs and has to borrow money. In this situation, when possible 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.

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 the bereavement support payment. 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.

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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Benevolent funds

Benevolent funds, charities and support schemes

A comprehensive [list of benevolent funds](#) can be found by visiting the link.

For a list of helpful organisations [The Association of Charitable Organisations](#) provides a [member directory](#) of all the charities in the UK.

Cancer UK has produced a short [list of charities](#) that help both service and ex-service people.

For a list of possible funeral grants for disabled people visit [Disability Grants](#).

Low-cost undertakers

Please see below a list of low-cost undertakers throughout the UK

[TDM Funeral Services](#) covers South East England/Nationwide for cremations and burials.

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

[BB Funerals](#): covers South East England and nationwide for cremations and burials.

16-18 Church Hill Road
Barnet
EN4 8TB
Telephone: 0208 441 6062
Mobile: 07538 276130

[The Funeral Market](#) for direct cremation and other attended cremation services covering all of the UK and most islands (excluding Northern Ireland).

Brewery House
4 Castle Street
Buckingham
MK18 1BS
Freephone: 0800 689 1060

[Farewill](#) for a direct cremation service covering all of the UK (excluding Northern Ireland).

Unit 1
27 Downham Road
London
N1 5AA
Telephone: 0208 138 0719



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[Cremation Funeral](#) for a direct cremation in England and Wales.

Kilbury Drive
Worcester
Worcestershire
WR5 2NE
Telephone: 01299 828771

[Fairer Funerals](#) for direct cremation, cremations, and burials covering Lancashire, Greater Manchester and nearby surrounding areas.

2 Empire Way
Burnley
Lancashire
BB12 6HA
Freephone: 0800 061 4431

[Special Send-Offs](#) for direct cremation, cremations and burials covering Scarborough and other surrounding areas of North Yorkshire.

36 Newlands Park Drive
Scarborough
Yorkshire
YO12 6DJ
Freephone: 01723 267346

[Mitchells Funerals](#) for direct cremation, cremations, and burials covering southern Scotland – free funeral for 17 years and under.

23a Stonelaw Road
Rutherglen
Glasgow
G73 3TW
Freephone: 0808 196 8657

[Caledonia Cremation](#) for a direct cremation covering mainland Scotland.

Incorporating 'Bereavement Support Service'

18 Orkney Street
Glasgow
G51 2BX
Telephone: 03000 113 311

[Direct Cremations Ireland](#) for a direct cremation covering Northern Ireland.

31 Ballygowan Road
Newtownards
BT23 5PG
Telephone: 028 9187 2798

Coffin prices

A coffin will be supplied by the undertaker you choose. However, you may wish to purchase a specific coffin from the list below. If you purchase a 'package funeral' it may not be possible to change the coffin.

In the UK coffin prices often vary depending on the type of coffin you choose. You can buy coffins from suppliers who deliver throughout the UK which are shown below. However, in some cases you will only be able to buy through an undertaker. For up-to-date prices on a chosen coffin visit the links below:

[Willow](#)

[Wicker](#)

[Timber](#)

[Cardboard](#)

[Banana leaves](#) – Not supplied to the public, purchase from funeral director

[Cane](#) - Not supplied to the public, purchase from funeral director

[Seagrass](#) - Not supplied to the public, purchase from funeral director

[Bamboo](#)

[Wool](#) – Not supplied to the public – ask your funeral director to purchase through JC Atkinson Tel: 0191 415 1516

Spokesperson

If you want to have someone read the eulogy and conduct the service as most people do then book this person directly and not through an undertaker as most charge for this.

You could use the Salvation Army which normally asks for a donation. Contact details are listed under [To book a Salvation Army officer](#).

If you prefer a non-religious funeral service, you could use a [Humanist](#). Humanists throughout the UK can be contacted directly through the British Humanist Association. They can also offer religious activities such as a hymn or music of praise, provided there is no act of worship.

Similarly, [Celebrants](#) offer non-religious services that can also include religious acts in the service. By booking a Celebrant or Humanist directly, you can save on funeral expenses.

Organising a wake

If you intend to have a wake you could consider having a wake at:

Church halls

Community halls

*Public house (pub)

For ease selecting a *pub is often the best route as they can often provide food as well as the drinks. The other advantage of using a pub is that the mourners could purchase their own drinks, where as if you were to rent a church hall or similar then you would obviously have to provide the drinks. This would obviously cost you more money. Generally an area is set aside in the pub for the funeral mourners.

For advice on lower cost wakes please visit [Discover Economical Funeral Wake Ideas](#)

Flowers

If you have flowers, order them [direct from the florist](#) do not ask the undertaker to do this as they normally charge for doing so.

If you have a garden or have access to a friends garden then you could use cut flowers from the garden rather than paying for a florist.

If you do not want to have flowers you could ask the mourners to donate to a charity of your choice or their choice.

For advice on funeral flowers please visit [funeral flower ideas](#)



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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](#), 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.

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 5 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 whereby 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

Funeral directory

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.

Additional helpful information

[What to Wear at a Funeral](#)

[What to Write on a Funeral Flower Card](#)

[What to Write on a Funeral sympathy Card](#)

[The Price of a Headstone in 2024](#)

[Discover the Advantages of Natural Burials](#)

[What is a Death Cafe? – Can they Help you?](#)

The importance of making a will

Will writing is very important, if you die without making a will you could:

- Cause family arguments (who wants what)
- Your family may have to pay more inheritance tax
- Possible delays going through probate

Low-cost [will writing services](#) can be found by clicking the link

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