

# Ten steps to an affordable funeral

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## 1. There is often no reason to hurry.

If you're able, take time to create a meaningful tribute to the person who has died.

## 2. Shop around.

Funerals can be expensive and prices between funeral directors vary enormously. A DIY funeral is also possible, without a funeral director.

## 3. It's your choice.

There are ways of reducing a bill, such as going for a 'simple funeral' package, choosing cremation over burial and travelling to the venue without limousines.

## 4. Think about deposits.

Remember to ask whether any money will be needed before the funeral and, if so, find out how much so you can plan ahead.

## 5. Is there money in the estate?

Contact the deceased's bank and check paperwork for any held life insurance, pre-paid funeral plans, workplace or private pensions, or death in service benefit.

## 6. Check if you are eligible for help from the DWP.

If you are on certain benefits or tax credits, you may be eligible for the Social Fund Funeral Expenses Payment. Spouses or civil partners may be eligible for the Bereavement Support Payment. Search on the gov.uk for more details.

## 7. There may be charities who can help.

Check if there are any grants available by entering your details on the Turn2us website or call them on 0808 802 2000.

## 8. Be careful with credit.

Check the terms, conditions and interest rate if your funeral directors allow a payment plan, or if you are taking out a loan.

## 9. Make it meaningful.

Words, music and actions can be far more powerful than expensive cars or coffins.

## 10. If nobody is able to pay

ask for a simple public health funeral from your council or hospital.