

Waiting to speak to a Down to Earth advisor

We're sorry we cannot respond to your call straight away. While you're waiting for our call, the following steps can help you prepare for it.

Our current service timeframe

One of our advisors will be in touch soon to talk with you further about ways to reduce funeral costs and raise money towards them. Where a death has happened, or is expected in the very near future, we aim to call within three working days. If you are planning for the more long-term future, we aim to call within five working days.

We are sorry that we are unable to begin one-to-one telephone support where the funeral has already taken place. Please use our [Raising Money Towards Funeral Costs](#) guide.

Compare funeral costs

Get quotes from several different funeral directors to compare their costs and services. Prices vary between different companies, and you could save up to £1,000 by shopping around. Funeral directors are legally required to publish their prices online which is a good start but try to speak to them too so you can decide if you feel comfortable working with them at what can be a very stressful time. If you have already signed a contract with a funeral director, it can still be possible to change arrangements, though they may charge for any work already done.

Consider alternative arrangements

The amount of money spent on someone's funeral can never equal how much you loved them. Words, music, and personal touches can be far more powerful than expensive cars, coffins or flower arrangements and may make more memorable moments for family and friends. Some people find carrying out or arranging some aspects themselves can make the funeral feel much more personal and more of 'a gift' to the person who has died. It can also help reduce the cost, and therefore keep within budget. We have a selection of ideas [here](#), or you may have your own.

Check the deceased's estate

Carefully look through the deceased's paperwork to try and identify all the different accounts they may have had, including the amount of money in them, and to see if

anything suggests they had any insurance policies or private pensions (not the state pension) that could contribute to funeral costs. If the deceased left a Will, the person(s) named as executor would normally be responsible for this.

Check Government support

There is some statutory financial support available to help with funeral costs. On average, funeral benefits cover less than half the average cost of a simple funeral in the UK. The benefits are different in different areas of the UK, but you can check your eligibility for your area using the links below:

- [Social Fund Funeral Expenses Payment](#) (England or Wales)
- [Funeral Expenses Payment](#) (Northern Ireland)
- [Funeral Support Payment](#) (Scotland)

Record work history

As well as Government support, we can often help people access funds from other charities, many of which are related to work and occupation. So that we can investigate the options available, it would be helpful for you to write down any work history you, or the deceased, has. Include the length of time worked in each sector, and how long ago this was.

You will find more detailed information about each of these topics in our resources:

- Reducing Funeral Costs
- Raising Money Towards Funeral Costs