



# Planning an affordable and meaningful funeral

A simple and  
practical guide

**1 in 7 of us would struggle to pay for a funeral**

## **Contents**

This is a practical guide to support you to arrange an affordable and meaningful funeral. Choose the sections below which are relevant to you.

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# 1. Five funeral fundamentals

A death can bring with it a broad range of emotions. Our feelings toward the person who has died can become stronger and our need to provide them with a meaningful tribute can lead to anxiety about ‘getting it right.’

Throughout the process it may help to keep these five points in mind.

- **There is generally no reason to hurry**

If you're able, take the time you need to create a meaningful tribute to the person who has died, and for the family, friends and colleagues involved.

- **Look at all the sources of money available**

Funeral costs can lead to debt, but you may be able to access state funds, charitable grants, affordable credit, and support from friends and family.

- **It's your choice**

There is no legal requirement to hire a funeral director, have the person who died embalmed, or to buy a coffin or hire a hearse. [See Section 12: How to do it yourself.](#)

- **Shop around or go DIY**

Funerals can be expensive and prices between funeral directors vary enormously, so get several itemised quotes – you could save a lot of money. There's no legal requirement to employ a funeral director, and a DIY funeral is also possible.

- **Make it meaningful**

You can create a unique and personal ceremony without overspending. Consider any funerals you have attended in the past, and what made them memorable. Words, music and actions can be far more powerful than expensive cars or coffins.

## 2. Registering a death

When a person dies a doctor will complete a **medical certificate** showing the cause of death. The death must be registered within five days. If you decide to use a funeral director, they will need a death to be registered before planning the funeral.

### Tip

**You need to pay for copies of the death certificate. It's a good idea to pay for three official copies, as several agencies (e.g. banks) may want a copy. In England the cost of each copy on the day is usually £4, but afterwards they can increase substantially depending on the council and urgency.**

### Tip

**While you are there, ask the registrar about the 'Tell Us Once' service, a single contact point for informing government agencies about the death. You may be given a Tell Us Once reference number for use online or by phone. [See Section 5: Letting people and organisations know.](#)**

Make an appointment at the Registrar of Births, Deaths and Marriages in the Local Authority where the death took place. Alongside the medical **certificate** (above) take with you the following information about the person who has died, if you have it available:

- Birth certificate, passport and marriage/civil partnership certificate;
- National Health Service number or their medical card;
- Their full name (and any previous names, including maiden name), date and place of birth;
- Their last usual address and occupation;
- The full name, date of birth and occupation of their spouse if married.

At the end of the registration, you should receive:

- A copy of the entry made in the death register, commonly known as the **death certificate**;
- A certificate for burial or cremation, commonly known as the '**green form**'.

### Coroners

If a doctor is not able to issue a medical certificate, or if the person's death was unexpected, the death may be referred to the coroner. A coroner is responsible for investigating deaths when the cause is sudden, accidental or unknown.

The coroner may request a post-mortem, and there may be a legal inquest. Once the coroner is satisfied with their investigations, s/he will issue an interim death certificate which will enable you to go ahead with planning the funeral. You do not need to wait for the results of an inquest to proceed with the burial or cremation.

## Down to Earth stories...

Tanya\* came to our funeral support service Down to Earth for help arranging her father's funeral. She already had a quote from a funeral director but was anxious to have a meaningful funeral for him whilst reducing the costs. Down to Earth supported her by phoning for other quotes, discussing cost saving options, having family members lead the service rather than paying for a celebrant and having the funeral early in the morning. These resulted in savings of £1,136 from the original price. The funeral itself was a true reflection of her father's life and was just what she wanted:

**“I'm not sure if I could have organised everything without your help. I wasn't up to doing the phoning. Thank you.”**

\*Name changed for privacy reasons



## 3. Cremation, burial and other choices

The choice between a **cremation** and **burial** can be a very personal matter. Factors in deciding may include:

- Directions or preferences indicated by the person who has died;
- Financial resources available to you;
- Religious beliefs, personal or spiritual philosophy;
- Environmental concerns;
- Simplicity or convenience;
- Where the person lived in relation to family or friends.

**Cremation** is often a **more affordable** option and accounts for up to **three quarters of all funerals**. The UK figures for 2016 show an average cremation costs around 20% less than the cost of the average burial, but can be significantly lower depending on your location and the costs of burial plots.

If you choose to use one, most funeral directors offer a simple cremation package, which may make it a **more affordable option**. Remember to ask about whether they offer this package.

If you choose a **burial**, there are still flexible options for keeping the costs down. A burial can take place in a churchyard, a **local authority cemetery** or a **private cemetery**. Burials can also take place in a **woodland site**, or on private land, including a garden, but you must contact the local authority for permission to do so.

An increasing number of people are having **direct cremations** or **direct burials**. This is where the deceased is buried or cremated with no mourners present. This allows families or friends to organise a celebration at a later date, and is usually less expensive. Most funeral directors will offer this option.

### ‘Natural’ burial

There are a growing number of ‘natural’ or ‘woodland’ burial parks offering a simple, cheaper alternative to conventional burial grounds. When looking at options, note that costs may be only for the plot, and there may be additional interment costs for digging and filling the grave. Money is also saved on memorials, as headstones are generally replaced by wooden plaques or other simple markers in keeping with the woodland environment.

### Donating a body to medical science

If you wish to explore this option, permission must be given by the person before they die. The Human Tissue Authority offers information and contact details of the schools that accept donated bodies: [www.hta.gov.uk](http://www.hta.gov.uk)

**Tip**

**Do you have 2 minutes to help us improve this guide? [Take this quick survey.](#)**

## 4. Letting people know

Telling people and organisations about a death can be stressful. It might help to do this sooner rather than later. You may also want to place a death notice or obituary in the local paper.

If benefits or other allowances need to be assessed, then you should call the DWP bereavement line on **0345 606 0265 option 2**. For more information on state support with funeral costs and bereavement [see Section 8: State support.](#)

### Tell Us Once

This service is available in most areas of the UK (excluding Northern Ireland), allowing you to report the death to several government agencies at once. (e.g. HMRC, Jobcentre, UK Passport Agency, DVLA). You can use it when registering the death, provided you have the following information:

- Name and date of birth of the person who has died;
- Their National Insurance number, driving licence number and passport number;
- Details of any benefits or entitlements they were getting, e.g. State Pension;
- Details of any local council services they were getting, e.g. Blue Badge;
- Name and address of their next of kin;
- Name, address and contact details of the 'executor' or 'administrator' of their estate.

The Registrar will give you a **Tell Us Once reference number**, which you can use by phone on **0800 085 7308** or online [www.gov.uk/tell-us-once](http://www.gov.uk/tell-us-once).

### People and organisations you may need to contact

- Family members, including any living abroad
- Family, friends and neighbours
- Employer and trade union
- Family GP and any other health services
- Social Services to cancel any care services
- Tell Us Once (DWP, Council Tax, Passport, DVLA, HMRC)
- Solicitor (may hold the will)
- Bank / building society / Post Office
- Insurance companies (car, life, home and contents policies etc.)
- Mortgage company / landlord
- Creditors e.g. credit card and loans companies, catalogues, BrightHouse etc.
- Utilities companies, e.g. gas, electricity, telephone, water, TV Licensing etc.
- Mobile phone company
- Bus / rail company (for return/refund of passes)

**Tip**

**For official calls, noting down the details of the person who has died and the purpose of your call in advance can help make the call as brief and manageable as possible.**

## 5. What will it cost?

### Tip

#### Additional ways to reduce costs

- Using your own transport to the venue
- A cremation slot can be significantly cheaper early in the morning
- In the case of burial, a shared plot is more economical
- Consider a natural plot at a woodland burial ground

You do not have to employ a funeral director, however if you chose to do so we recommend approaching several companies for quotes as costs can vary hugely. By doing so you'll also be able get a feeling for each company's service, care and price transparency.

If you use a funeral director, there are two key elements to a funeral bill:

**The funeral director's fee:** this includes the cost of everything the funeral director provides, such as transport and care of the body.

**Disbursements:** these are costs that the funeral director pays to other agencies on your behalf, such as the crematorium or minister delivering the service.

You have choices to make about the funeral director's services and the funeral itself, and every one of these choices has a cost. Ask the funeral director to explain and write down an **itemisation of the costs**. Consider the following:

- Do you want to view the person who has died?
- What kind of coffin would you like? Prices will vary depending on your choice.
- Do you need a limousine to transport you and your family to the ceremony?
- Do you want a celebrant or faith leader to deliver the service?

If you're worried about money you should ask your funeral director if they offer a **simple funeral package**. This generally includes the funeral director's fees; provision of necessary staff; a simple coffin; transfer of the deceased from the place of death during normal working hours (within 10 miles); care of the body for up to 14 days; a hearse to the crematorium (within 10 miles). Make sure the price you are quoted includes disbursements (see above).

Below are **two examples of funeral packages** based on quotes from east London funeral directors in June 2017. In both cases the funeral involved one viewing of the person who died, a car to follow the hearse and a celebrant to deliver the ceremony.

Cremation	Burial
<p><i>Disbursements</i></p> <p>£815 Crematorium fee (daytime)</p> <p>£164 Doctor fee (cremation papers)</p> <p>£200 Celebrant fee</p> <p><i>Funeral director's fee</i></p> <p>£1850 Funeral director's fee (everything else: simple coffin, one viewing, hearse and one following car)</p>	<p><i>Disbursements</i></p> <p>£3275 New grave plot (30 year lease)</p> <p>£200 Celebrant fee</p> <p><i>Funeral director's fee</i></p> <p>£1850 Funeral director's fee (everything else: simple coffin, one viewing, hearse and one following car)</p>
<b>Total cost: £3029</b>	<b>Total cost: £5125</b>

### Tip

Do you have 2 minutes to help us improve this guide? [Take this quick survey.](#)

## 6. How to pay for it



**£2449**

Average amount family and friends have to contribute to loved ones' funeral



**50%**

had to borrow money to cover the costs of their loved ones' funeral



**17%**

said covering funeral costs caused them "noticeable financial concerns"

Before planning a funeral consider what you can afford. People are often overwhelmed in the first few days of bereavement, so take what time you can to think about your options.

While registering the death must happen within five days, the next steps often don't need to be rushed; the person who has died can be taken care of by the hospital, hospice or council mortuaries, or a funeral director. Money for funerals can come from a variety of sources. Use the options below to help you calculate the resources available to you.

### You and your family

Do you have savings? Has another family member offered to pay for or help out with the funeral costs, or is there someone who you can ask? Consider your current debts, and think about whether you should take on more debt for the funeral.

### Estate of the person who has died

Did the person who died leave any money in bank accounts or other savings? If so, is there a will? Check if the person who has died had any of the following:

- Pre-paid funeral plan
- Insurance policy
- Occupational pension scheme
- Burial or cremation club

### Wills and the estate

When somebody dies the money and assets they leave behind is called their 'estate.' If somebody dies without a will, the accounts in their name are frozen until their estate is valued and divided between relatives. During this time the bank/building society/Post Office can still issue a payment to contribute to the funeral bill. It is important to note that any Social Fund funeral payment will be deducted by the value of the estate, i.e. if a person dies with £400 in a bank account; you are likely to receive just £1,000, rather than the average award of £1,400.

### State support

If you receive a state benefit, you may be eligible for a Social Fund funeral payment (a grant, not a loan). The average funeral payment is £1,400. If your husband, wife or civil partner has died, you may qualify for a one-off Bereavement Support Payment and subsequent 18 monthly payments. [See Section 8: State support](#) for details.



## Down to Earth stories...

Elsa\* had her Social Fund application rejected so was left with a bill for the full cost of her mother's funeral. She was in receipt of a pension and had no savings so was very distressed, having no idea how to pay the funeral director. Down to Earth identified two charities based on her previous employment and helped her complete the application forms. These were successful and the charities cleared the whole outstanding debt:

**“I can not thank you enough. This is such a weight off my mind. What you have done for me has changed my life.”**

\*Name changed for privacy reasons



### Charitable grants

Some charities, particularly those linked to trades and professions can contribute to funeral costs for people facing financial difficulty. They rarely pay for everything and prefer to meet the balance after state contributions. You can ask your social/support worker or local Citizen's Advice Bureau for details, or complete the [www.turn2us.org.uk](http://www.turn2us.org.uk) grants search. Some examples are:

- SSAFA – for anyone who has given any service to the armed forces;
- Hospitality Action - for anyone who has worked in the hospitality industry;
- Rowland Hill Trust - for anyone who has been employed by the Royal Mail.

### Affordable credit

Even including the above sources, there may be a shortfall between the money you've raised and the overall funeral bill. Funeral directors usually want a deposit in advance, and state and charitable grants usually take weeks to be approved. You may need to consider a loan from a provider with affordable interest rates.

Make sure you are fully aware of the costs and repayment requirements of any credit. We recommend avoiding door-step or pay-day lenders, whose interest rates are often considerable. Check out the advice on loans and borrowing from the Money Advice Service: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

### Hospital and council funerals

If you have no source of funds, the hospital or local authority can provide a simple, respectful funeral. They will first need to make sure there is no one who can pay for the funeral. Although arrangements like dates, times and location will be decided by the hospital or local authority, it is possible to hold a religious or non-religious ceremony and find other ways to make it meaningful. It's your decision whether you want to attend the ceremony or not.

**Tip**

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## 7. State support

The Government provides limited financial support for bereaved people on low incomes. Even if you are eligible for it, a state contribution is unlikely to cover the full cost of the funeral. The two forms of support are:

**Social fund funeral payment** is a grant (i.e. you don't have to pay it back) towards the cost of a simple funeral for people on qualifying benefits. The average award is around £1,400.

**Bereavement benefits.** If you were married or in a civil partnership with the person who has died, you may be eligible for the Bereavement Support Payment.

### **SOCIAL FUND FUNERAL PAYMENT:**

#### **Eligibility**

The Department of Work and Pensions (DWP) only issue a funeral payment to the person considered responsible for paying for the funeral.

A surviving spouse, partner or parent would need to apply to the Social Fund, and therefore sign the funeral bill. Both parents must be on benefits to qualify, unless one is estranged. If there is no spouse, partner or parent, then children or siblings may be eligible, provided all of them are on a qualifying benefit. Next come other relatives, and then close friends.

#### **Order of priority for social fund applications:**

1. Partner or spouse
2. Parent(s)
3. Children
4. Siblings
5. Other relatives or friends

**Tip**

**If any family member on the list is living and not receiving a qualifying benefit, you are unlikely to receive a funeral payment.**

#### **Qualifying benefits or entitlements**

- Universal Credit
- Income Support
- Income based Jobseeker's Allowance
- Income related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- Working Tax Credit which includes a disability or severe disability element.
- Child Tax Credit at a rate higher than the family element.

## Down to Earth stories...

**“It’s wonderful work that you do. From coming to the hospice with the forms and helping me fill them in and arranging for us to go to the funeral director we wanted.”**



Social Fund applications can take up to eight weeks to be assessed, and must be accompanied by documents such as the funeral director’s bill. You can apply for a Social Fund funeral payment even if you don’t use a funeral director.

Some funeral directors may proceed with the funeral if you pay a deposit, while others may wait until the application is assessed. If you’re using a funeral director, ask several about their approach to Social Fund applicants.

### What it covers, amount and deductions

The funeral payment exists to contribute towards the following costs:

- Burial;
- Cremation;
- Up to £700 for any other funeral expenses. This amount includes all other costs in connection with the funeral, e.g. the funeral director’s fees.

The amount you receive is likely to be discounted by the following:

- Any money in a pre-paid funeral plan;
- Any money in the estate;
- Any other money you have available to you for the funeral (e.g. gifts or charity grants)
- If these three categories add up to £1,400 or more, it is probably not worth applying to the Social Fund.

### BEREAVEMENT BENEFITS

If you were married or in a civil partnership with the person who has died you may be eligible for the Bereavement Support Payment. Widows, widowers and civil partners can apply for this payment if they are below pensionable age and the deceased has paid National Insurance Contributions for at least 20 weeks.

	Initial payment	18 monthly payments
No children under the age of 20 and in full-time education	£2,500	£100
Children under the age of 20 in full-time education	3,500	£350

To apply, complete a **BSP1** phone the DWP Bereavement line on **0345 606 0265**. We would recommend completing a paper copy of the form then taking it to your nearest Jobcentre Plus. Staff can verify your original documents so that you don’t need to send them in the post

## Down to Earth stories...

A young man whose father had passed away at home had called many funeral directors and was asked for a minimum of £1,000 deposit before anyone would come and collect Dad.

**“In desperation he called Down to Earth and in turn me: suddenly everything was possible... no deposit, Dad looked after, funeral arranged.”**

David, East London funeral director



## 8. Choosing and working with a funeral director

If you decide to use a funeral director it's important to remember they are a commercial business. Like anything else you pay for, you should be happy with price and the service that you are buying.

We recommend that you **speak to several funeral directors** to compare their costs, services and personal approaches. Using a funeral director is not a legal requirement; [see Section 12: How to do it yourself](#) for further details.

If on a low-income you can contact QSA's **Down to Earth project** which offers one to one support to create an affordable and meaningful funeral: [Find us online](#) or call on: 020 8983 5055

Ask the funeral director to help arrange **a simple and meaningful funeral within your budget**. Funeral directors will ask for payment in advance or for a substantial deposit before any arrangements can go ahead. Let them know if you are applying for a Social Fund funeral payment, as they may be able to help you with regards to the deposit.

### Funeral Directors and consumer rights

Funeral directors are not regulated by the government; however some are bound by an industry code of practice overseen by the NAFD or SAIF. This covers standards such as confidentiality, consumer rights and charging practices.

NAFD code of practice: [www.nafd.org.uk/about-us/438-2/](http://www.nafd.org.uk/about-us/438-2/)  
SAIF code of practice: [www.saif.org.uk](http://www.saif.org.uk)

You should receive a written estimate and confirmation of the funeral arrangements. If you do not receive this level of service, you should not sign any contract. If you receive a poor service you have the right to complain to the Funeral Arbitration Scheme – for details visit <http://www.nafd.org.uk/about-us/client-redress/>.

If the funeral director you use isn't a member of a trade association or you're not happy with the way your complaint has been dealt with by the trade association, you can call the Citizens Advice consumer helpline on **03454 04 05 06** from Monday–Friday, 9:00am–5:00pm.

**Tip**

**Do you have 2 minutes to help us improve this guide? [Take this quick survey.](#)**

**Ensure you are comfortable with the person managing the funeral. Are they empathetic, flexible and honest about the services they provide? Check if certain services increase the cost - a list of suggested questions is available below.**

### Care of the person who has died

- How and where will the person's body be cared for?
- If I were considering embalming, how much does it cost?
- Are there additional costs for delaying the date of the funeral?
- How much does it cost for a viewing of the person who has died, and are there additional costs per visit?

### Prices and financial support

- Do you accept people who are awaiting a Social Fund decision?
- Can you help with Social Fund funeral payment applications?
- Can I have a breakdown of costs before making any decisions?
- What is included in the cost of a simple funeral?
- Can I have an accurate written estimate / quote for the services offered?
- Do you offer flexible payment options, and what are the terms?

### Reducing costs

- Should I choose a cremation or a burial?
- I don't want to have a service before the burial/cremation, do you offer direct burials/cremations?
- How much flexibility is there around cars, flowers and celebrants?
- Is it possible to have a more affordable crematorium slot, e.g. in the early morning?
- What are the most affordable options for a burial plot, e.g. shared or woodland burial?
- Are there more affordable options than the hearse for transporting the body?
- Can I provide my own coffin?

### Direct cremations and burials

Where a funeral service is neither desired and/or necessary, it is possible to have a direct cremation or burial. This option means that the deceased is taken straight for burial or cremation, so is generally cheaper than a conventional funeral. Like the rest of the funeral industry, this is a private and unregulated business, so ensure you are comfortable with the experience and integrity of the company you choose before you proceed.

## **9. The funeral: when, where and who**

### **Where do you want the ceremony to take place?**

Consider the type of ceremony you would like, as this will influence the location.

- Will it be a religious service at a place of worship, with particular traditions and rituals?
- Would you like a ceremony at the crematorium/burial site, led by a celebrant, friend or family member?
- Will you have a memorial event or wake?

### **When to have the funeral?**

Unless your faith or personal spirituality requires it, there is no great hurry to set a funeral date. Taking time will allow you to assess your budget, discuss your plans for the funeral and raise the deposit. If you're using a funeral director they may charge additional costs for taking care of the person who has died for more than 14 days. The time allocation for a service is about 20 to 30 minutes. A 'double' hour-long slot will cost extra.

### **Cremation times and cost**

If you've chosen a cremation it often costs less to hold the ceremony earlier in the morning. Most crematoria offer the first two service appointments of the day at a more affordable rate. Some have a fixed rate after 9.30am, whereas others increase the price throughout the day. Weekends are often more expensive.

### **Who will conduct the ceremony?**

Ministers and other faith leaders can attend a crematorium or bless a woodland burial, so it is possible to have a religious ceremony at your chosen venue. Speak directly to the faith leader who will guide you and provide support. There may be some financial support available from the community of your church, mosque, synagogue or temple.

If the person was not religious you may want a humanist or independent celebrant to create a ceremony. Funeral directors can help you to find one, or you can find your nearest celebrants through the [www.funeralcelebrants.org.uk](http://www.funeralcelebrants.org.uk) website.

A friend or relative can also conduct the ceremony, or you can do it yourself. Several family members or friends can also deliver readings and eulogies. Working on the funeral with a group of friends and family, and sharing responsibilities on the day, can be very supportive. It also provides the opportunity for doing something more personal.

**Tip**

**Do you have 2 minutes to help us improve this guide? [Take this quick survey.](#)**

## **10. Making it meaningful**

Funerals are about people; about the person who has died and the family or community around them recognising their passing in a mutually supportive way.

### **Religious ceremonies**

Speak directly with the faith leader about the faith and values of the person who has died and how faith informed their life. This will help the faith leader to set the tone and make them aware of aspects of the person's life they didn't know about. You may also want to select religious readings, music or hymns, or decorate the venue.

### **Other ceremonies**

You can create a unique and individual ceremony. It may be that you would like some religious elements or none at all. You may want to use an independent or humanist celebrant, or an interfaith minister. Alternatively you can find a friend or family member to lead the ceremony or lead it yourself.

### **Setting up the venue**

It is good to speak to the cemetery or crematorium manager, funeral director, or a representative from the place of worship before the day. It will help you understand what to expect, and you can get a sense of the facilities available to you and how you might use the space, such as:

- Arrangement of the seats and placement of the coffin;
- Any religious symbols or images, and whether they can be added or covered;
- Providing your own order of service, photos, flowers, decorations, candles and coverings;
- Lighting, sound and projection system for music, videos and photo slide shows.

### **Flowers and dressing the coffin**

There is no reason to spend a large amount on flowers. However, flowers from a garden or a colourful bouquet from a florist can help to make the ceremony feel personal.

You can decorate the coffin in non-traditional ways. Letters, poems and messages can be left, and with cardboard coffins mourners can be invited to come forward and write or draw directly onto the coffin. Personal effects, such as a special item of clothing, book, photograph, or album could be placed on the coffin.

### **Decorating the coffin**

Some crematoria won't allow certain items such as electronic devices to be included either inside or on top of the coffin so it's good to check this in advance.

## Eulogies: good words to honour a life

Meaning 'good words,' a eulogy is a written and spoken tribute to the person who has died. Composing and delivering a eulogy is an important and emotional task. The role has traditionally been performed by a minister or professional celebrant; however you or someone you know can write and deliver the eulogy. It can be very powerful coming from someone close to the person who has died.

### Planning a eulogy

A eulogy is the shared telling of someone's life: values, interests and personality. Think about the big and small events in their life and how they faced them, to create a picture of their qualities and life.

## Poems and readings

A favourite poem or some simple words composed by a family member or friend can be a very moving addition to a ceremony.

## Music

Music often frames the ceremony with a song at the beginning as people arrive, something in the middle for the committal and then a piece of music as people leave. Music is a personal choice and you can use hymns, contemporary songs or instrumental music. If you don't provide anything the crematorium or chapel may supply their own music.



## Down to Earth stories...

Following our guide, Michael went ahead with planning a simple ‘DIY’ funeral by arranging for his mum’s body to be looked after at the hospice for a week while he arranged a faith leader, cardboard coffin and crematorium slot.

The full cost of the funeral came to around £1,200. Afterwards Michael said that it had been a tough but spiritually rewarding experience.

**“A friend led a simple ceremony. The care home laid on tea and coffee afterwards and mum’s favourite cake was eaten in her honour. Those who attended said that it was one of the most moving funerals that they had ever attended.”**



# 11. How to do it yourself without a funeral director

You do not have to employ a funeral director and may decide to take care of the arrangements yourself. This section outlines how to arrange a simple cremation without a funeral director.

## Care of the person who has died

A hospital or hospice can look after the person who has died for a reasonable period of time.

If the person died at home, you must call a doctor or ambulance to arrange certification. If the death does not need to be referred to the coroner, you can care for the person at home. You can lay them out in a cool space, ideally for under a week, while you source the coffin and book the ceremony.

## Registration and certification of the death

You must register the death within five days. You can’t go ahead without the **green form**, also known as the **certificate for burial or cremation**. See [Section 3: Registering a death](#) for full details.

Two doctors must sign and issue the cremation certificates – **Medical Certificate (CR4) & Confirmatory Medical Certificate (CR5)**. A further **form called an Application for cremation of the body of a person who has died (CR1)** must be signed by the next-of-kin, or the person arranging the funeral. Doctors, funeral directors or crematoria will have blank copies of these forms. You can also find them online at [www.justice.gov.uk/coroners-burial-cremation/cremation](http://www.justice.gov.uk/coroners-burial-cremation/cremation).

## Booking the ceremony

Information about prices and services offered by your local cemetery should be online. Some crematoria provide step-by-step advice to arranging a personal cremation without a funeral director.

You will need to fill in the crematorium’s form, often described as an ‘authority for the disposal of cremated remains’. They may also have a ‘funeral instruction form’, where you write down details of the person who has died, and your preferences for timings and music during the ceremony.

### Buying a suitable coffin

The crematorium can offer guidance about a suitable coffin and the personal items that can be put inside. If you wish you can identify and purchase a coffin yourself, there are many options online.

Hospital mortuary staff can help you place the person who has died inside the coffin. If you have opted for a funeral director to care for the person who has died, your coffin can be delivered to them.

### Finding a minister, celebrant, or leading the ceremony yourself

You can ask a faith leader or any independent funeral celebrant to lead the service. The crematorium may have a list of local contacts, or visit [www.funeralcelebrants.org.uk](http://www.funeralcelebrants.org.uk). It is also worth considering whether you or someone you know could prepare and lead the service yourself.

### Transporting the person who has died to the crematorium

You can transport the coffin to the ceremony yourself with an estate car or van. Alternatively you can look for professional transport, such as through a funeral director or other company. A quick online search shows that there are several different and unique options available.

## **12. After the funeral:** **bereavement and finances**

### **The early days of bereavement**

Before the funeral there are lots of things to organise and do. When the funeral is over it can come as a bit of a shock. Suddenly you're left facing loss and having to rebuild a world without the person who has died.

Grief is a natural process. Bereavement counselling may help, or talk to a trained Cruse volunteer: [www.cruse.org.uk](http://www.cruse.org.uk).

### **Financial changes**

You may have a debt to a funeral director, credit provider, or friends and family. Set up a realistic payment plan to ensure the debt is manageable. If you are newly responsible for managing the family finances you can seek advice on this area from the Money Advice Service: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk).

Our online advice tool provides guidance in reducing any debt you have found yourself in. [You can find it here.](#)

Apply for any state support or benefits for which you are now eligible. This includes bereavement benefits ([see Section 7: State support](#)), and you may also be eligible for a discount on council tax and a review of your housing benefit allowance.

If you were receiving Carer's Allowance when the person you were caring for died, you should be eligible to receive this for a further eight weeks, after which you may be able to claim a different benefit.

Contact the Department for Work and Pensions (DWP), your local council, or visit the Citizen's Advice Bureau for specific advice on debt and benefit eligibility.

## Tip

Do you have 2 minutes to help us improve this guide? [Take this quick survey.](#)

## 13. We can help

### Down to Earth:

Practical support for people who are struggling to pay for a funeral

Down to Earth can support you to arrange the best funeral for your loved one with the least money worries. We are based in London but can support people from anywhere in the UK.

We are always happy to give advice and have a small staff team who can support you through the various aspects of arranging a funeral.

Such support can include sourcing quotes from different funeral directors, accessing money from the estate of the person who has died, applying for statutory or charitable funding, and thinking about how to make the funeral special whilst remaining affordable for you.

- **People using Down to Earth save an average of £1,723 on the cost of a funeral.**
- **We have supported over 2,000 clients to access a range of funds to support them with funeral and bereavement related costs.**

We can also talk to you if you have a life limiting condition and are thinking about planning for your own funeral.

Our service is available over the phone, via email, or in person if you are able to visit our offices in East London.

Office hours are 10.00am to 4.00pm, Monday to Friday. If we are unable to talk to you immediately, please leave a message and we aim to return your call within one working day.

### Contact us

Email: [downtoearth@qsa.org.uk](mailto:downtoearth@qsa.org.uk)

Tel: **020 8983 5055**

Online: [www.quakersocialaction.org.uk/Pages/Category/down-to-earth](http://www.quakersocialaction.org.uk/Pages/Category/down-to-earth)