

Ten steps to an affordable funeral

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 points in mind.

- 1. There is usually no need to rush.** If you're able, take some time to create a meaningful tribute to the person who has died.
- 2. Shop around.** Funerals are expensive and prices vary. Doing all or some of it yourself is also possible. You don't have to use a funeral director.
- 3. It's your choice.** You can reduce costs by choosing a 'simple funeral' package and travelling to the funeral without limousines.
- 4. Think about deposits.** Ask when payment for the funeral is needed 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 qualify for Government help.** The Social Fund Funeral Expenses Payment or Funeral Support Payment (Scotland) if you are on certain benefits or tax credits. The Bereavement Support Payment if you are under state pension age and your spouse or civil partner has died, or your cohabiting partner if you are eligible for child benefit.
- 7. There may be charities who can help.** Check for available grants using the Turn2Us website: www.grants-search.turn2us.org.uk
- 8. Be careful with credit.** Check terms, conditions and interest rates for loans or payment plans. Steer clear of illegal money lenders.
- 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 public health funeral from your council or hospital.