



HOW DO I PAY FOR THE FUNERAL?



Colin Fisher
FUNERAL DIRECTORS

You are not alone

Funerals are expensive, so it should come as no surprise that many people struggle to find the money to pay for them. In the UK 1,640 people die every day. With 22% of the population officially living in poverty, that is 328 people on the breadline dying every day.

That is why Colin Fisher Funeral Directors are committed to helping you and your family through this time. We understand that this is difficult enough without the added worry of financing the funeral.

Your funeral arranger will be happy to help you arrange a simple and respectful funeral service. They will be able to offer advice on ways to keep the expenses down, but still have a full and dignified service for your loved one. It may be that you can look at alternative, less traditional options which may be more personal than the traditional

funeral service.

They will also help you contact organisations who may be able to help you with the cost of the funeral and provide you with a full breakdown of the costs of the funeral service to submit with your claim to the Department for Work and Pensions, Benevolent Funds, Charitable Organisations and Finance Companies.

Following the funeral we offer a full aftercare service including bereavement support groups and one-to-one bereavement counselling, free of charge. If you feel you would benefit from these services, please tell your funeral arranger, or call Christine on **020 8660 5547**.



Introduction

Often people don't know how much a **funeral costs**, until it is time to arrange it for a loved one. At an already distressing time, this can put family and friends in a difficult position. Everyone wants to give their loved one the best possible send-off, but how do you pay for the funeral?

Colin Fisher Funeral Directors provide many options to pay for a funeral. When making the funeral arrangements, your funeral arranger will provide you with a full, itemised estimate of costs for the funeral arrangements specified. The full amount shown on the estimate needs to be paid in full two days prior to the funeral to avoid it being postponed.

A full and final invoice, which may include any last-minute adjustments to the services such as additional flowers, extra staff required on the day or funeral running over 3 hours in duration or memorial pins, will be provided within 7 days after the funeral date, with the balance required within 14 days.

Colin Fisher Funeral Directors appreciate that funerals can be expensive and present very real difficulties to families who have made no prior provision for such expenses.

Our friendly funeral arrangers are here to help and are willing to discuss ways of funding and paying for the funeral service. You will also find more information throughout this booklet.

- **Payment from your own funds**
- **Payment from the Deceased's Estate**
- **Bereavement Support Payments**
- **Funeral Expenses Payment from the Social Fund**
- **Budgeting Loans**
- **Finance Plans**
- **Crowdfunding**
- **Grants**
- **Charitable Organisations**
- **Statutory Funerals**
- **Children's Funerals**



Payment from your own funds

Usually, the next of kin or executor is responsible for making and paying for the funeral arrangements for the deceased.

To make the process easy for our clients we have provided as many payment options as possible, which are listed below:

- By cash
- By cheque (made payable to Colin Fisher Funeral Directors Ltd)
- By debit or credit card
- By bank transfer

We accept all major Credit cards and do not make an additional charge for card payments. Please ask your funeral arranger for our bank details and the details to state on your remittance advice.

When payment is received, we will issue a receipt. Please retain this for your records.

If Letters of Administration or Probate procedures are required, you may need this to recoup the cost of the funeral from the Estate. We do have an inhouse probate advisor who can assist you with probate.

Payment from the Deceased's Estate

Should there be funds within the deceased's bank or building society account, these funds can be used to pay for the funeral (or part if funds are less than the full cost of the funeral). By paying this way, the family do not have to pay from their own funds and there is the additional benefit that payments are removed from the deceased's estate for inheritance tax purposes.

You will need to provide the bank or building society with your funeral invoice from Colin Fisher Funeral Directors, an original death

certificate and photographic ID. Most banks and building societies have special bereavement staff who can assist you.

Where a property is to be sold to cover funeral costs, Probate will be required. However, Probate can take several months to complete, so the funeral may need to be financed in another way until this is finalised. Your funeral arranger can put you in contact with our specialist Probate Advisor who will be happy to talk you through the process.



Bereavement Support Payments

You may be able to get Bereavement Support Payment if your husband, wife or civil partner has died under state pension age.

You could be eligible if your husband, wife or civil partner either:

- Paid National Insurance contributions for at least 25 weeks – it does not matter if you have not paid National Insurance contributions yourself.
- Died because of an accident at work or a disease caused by work

When they died you must have been:

- Under State Pension age
- Living in the UK or a country that pays bereavement benefits

You cannot claim Bereavement Support Payment if you're in prison, if you were divorced, your civil partnership was dissolved, or you were living with someone else when your husband, wife or civil partner died.

Bereavement Support Payment can be paid for up to 18 months from your husband, wife or civil partner's death but if you reach state pension age before the end of the 18 months, you will no longer qualify.

How to claim

The Department for Work and Pensions encourage applications to be done over the phone. They claim that any telephone request can be dealt with in about 10-15 minutes. Phone calls are free of charge, and our funeral arrangers can support you with this call.

Alternatively, the form can be accessed here:

<https://www.gov.uk/government/publications/bereavement-support-payment-claim-form>

The phone number to use to make a new claim is: **0800 731 0139**

What you'll get

Bereavement Support Payment consists of an initial lump sum payment of £2,500 (or, if you have children, £3,500) and a further 18 monthly instalments of £100 (or, if you're eligible for Child Benefit, £350).



Funeral Expenses Payment from the Social Fund

If you are low on income and need help to pay for a funeral you're arranging, it may be possible for you to claim from the Department for Work and Pensions to assist towards funeral costs.

Making a claim can be a complex process and can leave people confused and frustrated at a very stressful time. That's why our funeral arrangers can help you contact the Department for Work and Pensions to discuss what you may be entitled to, and to guide you through the claims process.

The funeral payment from the social fund is available to people on qualifying benefits when there is no money from the family or the estate of the deceased. It used to cover the cost of a basic funeral. It now only covers around 37% of the overall bill.

You can apply for a funeral payment from the social fund if the following apply:

- You get certain benefits or tax credits
- You meet the rules on your relationship with the deceased
- You're arranging a funeral in the UK, the European Economic Area (EEA) or Switzerland

Qualifying Criteria:

You (or your partner) must be receiving one or more of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment & Support Allowance
- Pension Credit
- Housing Benefit
- The disability or severe-disability element of Working Tax Credit
- Child Tax Credit
- Universal Credit

You might also be eligible if you're getting a Support for Mortgage Interest loan.

You can also claim for a Funeral Expenses Payment if you have made an application for any of these benefits, but are still awaiting the outcome of your claim.

If you were responsible for a deceased child but not their parent, you can claim if the non-resident parent is receiving one or more of these benefits.

Where there is a close relative of the deceased that is not in receipt of benefits, your claim for a Funeral Expenses Payment may not be accepted.



Rules on your relationship with the deceased

You must be one of the following:

- The partner of the deceased when they died
- A close relative or close friend of the deceased
- The parent of a baby stillborn after 24 weeks of pregnancy
- The parent or person responsible for a deceased child who was under 16 (or under 20 and in approved education or training).

You might not get a Funeral Expenses Payment if another close relative of the deceased (such as a sibling or parent) is in work.

How to claim

The Department for Work and Pensions encourage applications to be done over the phone. They claim that any telephone request can be dealt with in about 10-15 minutes. Phone calls are free of charge, and our funeral arrangers can support you with this call.

Alternatively, the form can be accessed here:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/586398/SF200-funeral-payment-claim-form.pdf

The phone number to use to make a new claim is: **0800 731 0469 (Option 2)**

The date of the funeral must be in place before the DWP will consider the application over the phone. The DWP won't deal with any claim until after the date of the funeral.

For enquiries about existing claims please call **0800 169 0140**.

What you'll get

Funeral Expenses Payment can help to pay for some of the costs of the following:

- Burial fees for a particular plot
- Cremation fees, including the cost of the doctor's certificate
- Travel to arrange or go to the funeral
- The cost of moving the body within the UK, if it's being moved more than 50 miles
- Death certificates or other documents

You can also receive up to £700 towards funeral expenses such as funeral director's fees, flowers or the coffin. The payment will not usually cover all the costs of the funeral.

How much you get depends on your circumstances. This includes any other money that's available to cover the costs, for example from an insurance policy or the deceased person's estate.

If the deceased had a pre-paid funeral plan, you can only get up to £120 to help pay for items not covered by their plan.

Funeral Expenses Payment is paid into your bank, building society or credit union account if you've already paid for the funeral.

The money will be paid directly to the organiser of the funeral (for example, the funeral director) if you have not paid yet.



Budgeting Loan

A Budgeting Loan can help pay funeral costs. However, you are only eligible for a Budgeting Loan if you have been receiving one of the following benefits for at least 6 months:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Pension Credit

If you moved from Universal Credit to Pension Credit then any time spent claiming Universal Credit will count towards the 6 months.

You cannot get a budgeting loan if:

- You are currently claiming Universal Credit (You can apply for a Budgeting Advance instead)
- You're involved in industrial action (for example a strike, walkout or lockout)
- You owe more than £1500.00 in Crisis or Budgeting Loans

What you could get

The lowest amount you can borrow is £100. You could get up to:

- £348 if you're single
- £464 if you have a partner

- £812 if you or your partner claim Child Benefit

How much you could get depends on whether you:

- Can pay the loan back
- Have savings of more than £1,000 (£2,000 if you or your partner are 63 or over)
- Are paying back an existing Budgeting Loan or Crisis Loan

A Budgeting Loan is interest free so you only pay back what you borrow.

The repayments will be taken automatically from your benefits. The amount you repay is based on your income - including any benefits you receive - and what you can afford.

After you apply for a Budgeting Loan, you'll get a letter telling you if you've been offered a loan. The letter explains how much your weekly repayments would be if you accept the loan.

You normally must repay the loan within 2 years (104 weeks). If you stop getting benefits, you'll need to arrange another way to repay.



Finance Plans

Colin Fisher Funeral Directors provide funeral finance via an agreement with an FCA regulated provider FuneralSafe Funeral Finance.

You can apply whilst making the funeral arrangements. Your funeral arranger can help you with the application. Upon a successful application you will receive a text message and an e-mail containing your loan agreement. If you are happy with everything in the loan agreement you can accept it via the link in the e-mail. Once you have accepted the agreement Colin Fisher Funeral Directors are notified by FuneralSafe Funeral Finance, and all you need to do is make your agreed repayments.

FuneralSafe Funeral Finance will provide you with a personal online login account to manage your finance plan. Furthermore, they are able to offer

any support you may need in regard to the finance and its repayments.

The finance agreement is very flexible and transparent. Should you wish to settle the balance earlier than the agreement states, you can do so without penalty, and the interest charge will be adjusted to match the payment period.

You can apply for a loan between £500.00 and £7,500.00 to cover all or part of the funeral fees. Repayments can be made over 12-48 months.

Applications can be made online at:
<https://colinfisherfuneraldirectors.com/arranging-a-funeral/paying-for-the-funeral/>

or by telephone to Funeral Safe Funeral Finance
0330 002 0875.

Benevolent Funds and Charitable Organisations

Depending on where you and your family members work, you may find that additional help and support is available from specific benevolent funds. Benevolent funds can be linked to trades, unions, armed services, or even your location within the UK.

The purpose of a benevolent fund is to provide financial support and practical help during difficult times. Your funeral arranger has access to a full list of benevolent funds and organisations that may be able to aid you and how to apply.

Some benevolent funds have a fully online application process, whilst others require you to contact them to ask for an application form. Applying does not guarantee that you will be successful. In addition to financial support, benevolent funds are often able to assist with emotional and practical support.

There are a few charities who have funds to help with funeral costs, particularly those who have

died because of a specific illness. They each have their own specifications for who they can help and often will not be able to provide a grant for items that have already been paid for. It is therefore important to contact the charity as soon as possible to submit your application for assistance, and advise your funeral arranger that you have done so. Applying for a charitable grant does not guarantee that you will be successful.

Your funeral arranger has access to a database of benevolent funds and charitable organisations who may be able to assist you financially, practically or emotionally. Please don't hesitate to ask for details of organisations that may be appropriate to you. Alternatively, you can visit the website www.turn2us.org.uk which has a search function for charitable organisations and benevolent funds.

Crowdfunding

Crowdfunding is a way to raise money quickly by requesting donations from other people. It works by asking many people to contribute small amounts of money towards your cause. By using online functions and social media a very large number of people can be approached in a short amount of time.

People use crowdfunding to raise money for all sorts of causes. Paying for funerals is just one of these.

There are many different crowdfunding websites. The steps for setting up a crowdfunding page are similar across the different platforms and

generally include registering with the site, creating a description of the reason for your crowdfunding and uploading photographs. You will need to set a goal amount and a time scale for this to be achieved and provide your bank details so that you can receive the payments.

When researching it is best to check what commissions the website takes on donations, and whether there are additional fees for credit card payments. It is important to consider that crowdfunding has no guarantees of the amount that will be raised.

Statutory Funerals

Some families find that, although there are insufficient finances available to cover a funeral arrangement, they are not entitled to a grant from the Social Fund, and are unable to get a finance package or alternative funding for the funeral. The deceased may even have no family to make the funeral arrangements.

Local authorities are required by law to arrange a 'statutory' or 'public health' funeral when no suitable arrangements have been made for a person in their area. The funeral, sometimes referred to as a 'Pauper's funeral' is typically arranged with a local funeral director and takes the form of a simple, no-frills funeral.

If you and your family decide that this is the best option for you, and the person died at home or in a nursing home, please ask your funeral arranger for an application form. You will need to submit this to the Statutory Funeral Officer in the local authority in which the person died for the application to be considered. If the person died in hospital then you will need to speak to the hospital bereavement office for an application.

Submitting the application does not guarantee that it will be accepted. The Statutory Funeral Officer will need to investigate your exact circumstances, and those of the person who has died.

Public funeral costs are regarded as a civil debt and local authorities have up to three years to reclaim some, or all, of a public funeral's costs from the estate of the person who has died. The estate includes any money, savings or property that someone had, but does not include a house or personal things left to a widow, widower or surviving civil partner.

Each borough has a statutory funeral officer. To contact the officer for the borough of Croydon please contact Croydon Bereavement Service on **0208 684 3877**.

Children's Funerals

At Colin Fisher Funeral Directors we understand that dealing with the death of a child is a devastating experience for any parent. In addition to the support we offer to all our families, we offer a simple funeral service free of charge for babies and children under the age of 18.

There may be charges for third-parties for the funeral service, and many of the methods above can be used to finance these and any extra services you may desire.

The government has recently introduced the 'Children's Funeral Fund' to ensure that fees for the burial or cremation of a child will be waived by all local authority crematoriums and cemeteries, and will instead be funded by the government.

The fund will also contribute up to £300.00 towards a coffin for the child, as well as cover any

fees for the removal of implanted medical devices for a cremation, the completion of cremation certificates by a medical professional or the services of a third-party grave digger – where these are not claimed by the cemetery authority. They will also cover the cost of a suitable container for storing the child's cremated remains in a columbarium or similar if the urn supplied by the crematorium is unsuitable for this.

For additional items, such as flowers, orders of service, provision of additional vehicles etc, there are specific charitable organisations who can issue grants towards the cost of the funeral or a headstone. Your funeral arranger has access to a database of charitable organisations and benevolent funds who may be able to offer financial assistance at this time.



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