

***“I hadn’t realised how much a funeral would cost ...***

***...and what different options there were. I’ve now chosen the cemetery I want. I’ve opened a separate bank account so I can start saving for my own funeral as well as mum’s.”***

***- Jill, who called us for advice.***

## Free support is available

Down to Earth is a charitable project that offers free practical support to anyone struggling with funeral costs on a low income. If you’re worried about the price of a funeral, for you or someone you know, you can call us in confidence.

Down to Earth listen to your wishes, and work with you to arrange a funeral you can afford, that is meaningful to you, free from debt and distress. The earlier you get in touch, the more we can help, even before a death.

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

020 8983 5055 open 10am - 4pm weekdays

You can also visit Down to Earth online to download our free resources. They include a funeral wishes form and a clear and detailed information pack called ‘Planning an affordable and meaningful funeral.’

[www.quakersocialaction.org.uk/find-out-more-dte](http://www.quakersocialaction.org.uk/find-out-more-dte)

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Down to Earth is run by the anti-poverty charity Quaker Social Action.

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# How will your funeral be paid for ?

An independent and practical guide to your options.

And how we can help you if you’re struggling.



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# A funeral bill can be a big shock

**£4,110**

The average cost of a burial in 2015

Money and death isn't an easy subject, but before you go there are some simple things you can do to leave people as financially prepared as possible.

If you're still worried, you can talk to our team for free and confidential support.

Our charity takes practical steps to help people worried about funeral costs for a loved one or themselves.

## Deciding what is important to you

Arranging a funeral can be a stressful time, with lots of choices to make. Knowing what you want from your funeral can help you to understand which costs are necessary.

For example, you might ask people to donate to charity instead of spending on flowers.

### Writing your wishes down

Once you know what you want from your funeral, it is important to write it down. Ask us for a 'funeral planning wishes' form (right) or download one from our website.

It has more information to help you decide what matters to you and space to write down your preferences.



## Saving for your funeral

If you're able to, saving money toward funeral costs can take a lot of pressure off.

### Pre-paid funeral plans

Cover funeral directors fees and some cremation or burial costs. However, there will usually be an additional cost at the time of death, especially if you opt for a burial.

They can be a good way of paying for a cremation if you're able to pay in one lump sum. If you need to pay in instalments look carefully at the total end cost as the interest charges can be steep.

### Credit union

You can open a savings account with a Credit Union for as little as £10. You do not have to pay in a fixed monthly amount, but you can save as much or as little as you can afford.

Local Credit Unions will have different conditions and benefits so find the details of the one in your local area.

### Insurance schemes

Offer a fixed lump sum payable on your death. Monthly payments can be reasonable but check how much will be payable on your death. If the policy is 'sum assured' and you're paying for a long time, you may end up paying more into the policy than you'll get out of it.

### Bank or post office

You can open a savings account with your bank or post office. Some will require fixed monthly amounts, some will not. Find out what your local branch can offer. To access these funds, your next of kin needs to take a copy of the death certificate and the funeral bill to the bank who can then release the money directly to a funeral director, if you are using one. There is no need to wait for probate.