

Help with paying for a funeral

Grief and Bereavement Resources

A death that is unexpected, or that comes at a difficult time, can make paying for even the simplest funeral seem impossible. However, there are sources of support if you are struggling with funeral costs. We can also advise on lower cost funeral choices.

GOVERNMENT SUPPORT WITH FUNERAL COSTS

<u>Funeral Expenses Payment</u> (gov.uk/funeral-payments)

If you or your partner receive benefits — such as Housing Benefit, Universal Credit, Income Support — you might be eligible. The amount available depends on your circumstances. It can be used to pay for some of the costs of burial or cremation fees; travelling to arrange or attend the funeral; death certificates and paperwork; and up to £1,000 for other funeral expenses.

Bereavement Support Payment (gov.uk/bereavement-support-payment)

Available if your husband, wife or civil partner died in the last 21 months and you were under pensionable age when they died. This consists of an initial payment, followed by up to 18 monthly payments.

SUPPORT WITH CHILDREN'S FUNERAL COSTS

The Children's Funeral Fund for England (gov.uk/child-funeral-costs)

Your funeral director can apply on your behalf. This covers some funeral costs for a child under 18 or a baby stillborn after the 24th week of pregnancy. It is not means-tested. This fund can cover burial or cremation fees, the doctor's certificate and a coffin (up to £300).

The Child Funeral Charity (childfuneralcharity.org.uk)

Funding available for elements of the funeral which are not covered by the Children's Funeral Fund for England, such as flowers or orders of ceremony.

React (reactcharity.org)

This charity, which supports families with terminally ill children, will also consider applications for funeral and memorial expenses.

OTHER SUPPORT WITH FUNERAL COSTS

Down to Earth helpline: 020 8983 5055

(quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth)

A service designed to help people who are struggling with funeral costs to find the right support, including information about available grants.

Macmillan

(macmillan.org.uk/cancer-information-and-support/supporting-someone/coping-with-bereavement/claiming-bereavement-benefits)

An excellent guide covering how to claim bereavement benefits in detail.

ACCESSING BANK ACCOUNTS

The person who died might have left money in their account to pay for their funeral. However, the bank or building society normally freezes their individual account(s) when they're told of the person's death. You will usually need help from the executor of the estate to access these.

You'll need:

- a copy of the death certificate;
- proof of your identity;
- an invoice for the funeral costs with your name on it.

If the person who died has a joint account the joint owner can still access that account.

LOWER COST CHOICES

These are the lowest funeral costs we're able to offer at Poppy's.

Cremation £3,142

Collection and care of the person, simple coffin, hearse and all fees.

Burial £2,620

Collection and care of the person, simple coffin, hearse and all fees – except the cost of a burial plot.

<u>Direct (unattended) Cremation</u> £1,650

Collection and care of the person, simple coffin, hearse and all fees.

We're transparent about prices and you only pay for what you want and need.