

## Arranging a Funeral Checklist

**This checklist will help before you contact a funeral director. It will also help you compare funeral directors and understand the costs for the choices you make.**

Remember that before you are able to start the funeral process, you will need to have:

- ☐ Obtained a Medical Certificate of Cause of Death.
- ☐ Registered the death.

### Existing arrangements to pay for the funeral or any instructions?

Did the person who died leave any of these in place to help pay for the funeral?	<input type="checkbox"/> Pre-paid Funeral Plan (if they did – then this will likely already confirm the funeral director to be used and the choices made). <input type="checkbox"/> Over 50 Plan/Life insurance policy <input type="checkbox"/> Bank, Building society or other savings account
Did they leave either of these documents, which might include their funeral choices?	<input type="checkbox"/> Will <input type="checkbox"/> Expression of Wishes document

### Key Initial Funeral Choices

**These may be included in a will or 'expression of wishes'. If not, then these are the key choices you will need to make for the funeral and it will help to have a view before you contact a funeral director.**

Which of the following funeral type is required?	<input type="checkbox"/> <b>Burial</b> The average UK burial plot cost is £2,000+. Cost can vary widely from £1,000 to £10,000.  <input type="checkbox"/> <b>Cremation</b> The average UK cremation cost is around £900. Cost can vary from around £700 to £1,500.  These are classed as '3 <sup>rd</sup> party costs' – mostly set by the local authority or private operators – the funeral director does not set or control these.
If burial, do you already have a burial plot or will you need one arranged?	<input type="checkbox"/> Have one already <input type="checkbox"/> Will need to arrange (funeral director can help)

Would the person who died have wanted a religious service led by a minister or a more humanist service led by a 'celebrant'?	<input type="checkbox"/> Religious <input type="checkbox"/> Non-religious (celebrant) These are classed as '3 <sup>rd</sup> party costs' - which will typically cost around £250
Did the person who died express a preference for the type of funeral they wanted? If not, what type do you think they would have preferred?	<input type="checkbox"/> <b>Traditional funeral burial or cremation</b> (around £4,000-5,000). Full-service funeral with many options. All transport included, with service at day/time to suit you.  <input type="checkbox"/> <b>Simple "no fuss" funeral</b> (around £3,000). Fewer options, basic coffin, some transport, less popular day/time.  <input type="checkbox"/> <b>Natural/Woodland burial</b> (around £3,500). More environmentally friendly burial at 1 of 300+ UK sites.  <input type="checkbox"/> <b>Direct cremation</b> (from £1,100). A cremation where no one attends. Ashes are returned.  <input type="checkbox"/> <b>Intimate Cremation</b> (from £2,300). A short early morning service, with a limited number of mourners (10-15).
Do you have a budget, the maximum amount you want to spend on the funeral?	£.....

## Search for Funeral Directors

**You can search online for funeral directors near you or you may already have in mind 2 or 3 well known local firms. Whoever you consider, ensure that they are members of either:**

- ☐ **The National Association of Funeral Directors (NAFD)**
- ☐ **The Society of Allied and Independent Funeral Directors (SAIF)**
- ☐ **The Good Funeral Guide (GFG)**

<b>Funeral Director 1</b>	Name.....  Contact details.....
<b>Funeral Director 2</b>	Name.....  Contact details.....
<b>Funeral Director 3</b>	Name.....  Contact details.....

Now you have the basic information to talk to a Funeral Director (s) about the type of funeral you want to arrange and the budget you have. This next section of the checklist covers questions you may need to answer and notes as to how you can keep costs down. This is most relevant if you are arranging a Traditional or Simple 'no fuss' funeral. As 'natural burial' and 'direct' are simpler and/or have less choices to make.

Please remember though you do have time, you don't have to decide it all immediately. You may find that you are quoted wide variations in cost for the same items. That is why it is important to shop around to find the right funeral director for you and at a cost level you can afford and are happy to pay. As a member of either NAFD, SAIF or GFG, the funeral director has to share a price list with you when asked.

### Funeral Quote – checklist

The type of funeral I would like to arrange is...	<input type="checkbox"/> Traditional burial <input type="checkbox"/> Traditional cremation <input type="checkbox"/> Simple 'no fuss' <input type="checkbox"/> Natural/woodland burial <input type="checkbox"/> Direct cremation <input type="checkbox"/> Intimate cremation
The funeral will be...	<p><b>Burial</b>, what does your local cemetery charge? £.....</p> <p><b>Cremation</b>, what does local crematoria charge? £.....</p> <p>Depending on where you live you may have a choice of crematoria and costs may vary.</p>
Preference for the timing of the funeral...	<input type="checkbox"/> Specific time of day / day of the week <input type="checkbox"/> Less popular time of day / day of the week - that keeps cost down  <p>An early morning or less popular slot at the crematorium could save around £100-£200.</p>
The type of coffin I would like a quote for...	<input type="checkbox"/> Basic coffin – to keep the cost down <input type="checkbox"/> Understand full range of options and cost <input type="checkbox"/> Environmentally friendly coffin  <p>Prices range from £200 to £1,000 or more.</p>
I would like a hearse...	<input type="checkbox"/> Yes <input type="checkbox"/> No  <p>This is a chauffeur driven vehicle to transport the person who died, in their coffin, to the funeral. It is likely this will be needed, although it is possible to do this yourself. Typical cost is £150-£300.</p>

I would like limousines to transport family...	<input type="checkbox"/> Yes (how many?)..... <input type="checkbox"/> No  These are chauffeur driven and follow behind the hearse. Typically cost £160 to £320 each. Many people save money by using their own family transport.
I want to be able to visit the person who died at the funeral director's premises...	<input type="checkbox"/> Yes <input type="checkbox"/> No  This is usually possible after the person who died has been collected. The cost to view is typically between £175 to £250.
I would like the person who died to be embalmed...	<input type="checkbox"/> Yes <input type="checkbox"/> No  This is a chemical process only recommended if the body is to be viewed. Typical cost £95-£200.
I would like funeral director to provide the pall bearers...	<input type="checkbox"/> Funeral director pall bearers <input type="checkbox"/> Can family or friends be pall bearers?  Pall bearers carry the coffin from the hearse to the funeral service. Typically each bearer costs £30-£60 and there are usually 4 of them. Many people like to provide their own.
I would like a quote for family flowers...	<input type="checkbox"/> Yes, what are the options for flowers <input type="checkbox"/> No, I will sort  A spray of flowers is a floral arrangement placed on the coffin. Funeral Directors can arrange these and may cost anything from £50 to £200.
I would like a funeral notice....	<input type="checkbox"/> Yes <input type="checkbox"/> No, I will sort  Traditionally this is a paid for 'in memoria' local newspaper announcement, typical cost £50-£100. These can also be done online or through your own social media.
I would like 'Order of Service' sheets at the service...	<input type="checkbox"/> Yes, how much? <input type="checkbox"/> No, I will sort  A notelet given out at a funeral that sets out order of the service and may include hymns/songs, readings/poems as well as

	details of the person who died. Cost from £20-£100. You can produce these yourself.
For the type of funeral I want – how much are your funeral director 'professional fees'...?	<p>£.....</p> <p>These fees cover staff, collection, care, transport, administration, arrangements on the day, paying 3rd parties. Fees can vary widely from around £1,000 to £3,000 and depending on the extent of the funeral.</p>
<b>What is the total cost quoted included all professional fees, all options selected and any '3<sup>rd</sup> party costs'?</b>	<p>£.....Funeral director fees  £.....Crematorium or burial fee  £.....Minister or 'Celebrant' fee  £.....Total Funeral Cost</p> <p>It is important to understand all costs. The funeral director may give you 1 single quote for their standard range of funerals – so it is important to understand what is included in that fee. They should also make it very clear between their professional fees and the '3<sup>rd</sup> party costs' which may also be called 'disbursements'.</p>
<b>Additional Items: This section covers other aspects of the funeral you may need to think about.</b>	
The pieces of music I would like played before, during or after the funeral...	<p>.....</p> <p>.....</p> <p>.....</p>
The poems or readings I would like...	<p>.....</p> <p>.....</p>
Will you have a photo or photos of the person who died to be displayed at the crematorium (maybe on a large screen)?	<p>.....</p>
Will anyone want to stand up and share some special memories about the person who died?	<p>.....</p>
Will you have a 'topper' for the coffin, such as a favorite shirt, golf clubs, hat or something special to the person who died?	<p>.....</p>

Would you like charity donations in memory of the person who died? Can people send flowers?	.....
Would you like a book of remembrance where people who attend write their name and a few words?	.....
What would you like to do with the ashes?	<input type="checkbox"/> Scattered at the crematorium? <input type="checkbox"/> Returned to you to decide what to do with them at a later date?
Will you have a wake or reception afterwards? If so – have you thought about where this might take place? Will it be at home, maybe a local hall, hotel or pub. Can friends and family help?	..... .....
In respect of the day of the funeral, draw up your invite list and ensure the details are shared of when and where it will be held, including any reception. What would you like them to wear (sombre or colourful clothing maybe), confirm if they can send flowers or make a donation, and if they can bring food or drink to the reception?	..... .....
If anyone cannot be there in person, would you like to webcast the funeral (so it can be viewed online) or record it?	.....

**You can find more help on choosing a funeral director, how to keep costs down, and planning the funeral service at [Moneyhelper.org.uk](https://www.moneyhelper.org.uk).**