

## Appendix 1 – Information from the Money Saving Expert Website

You could save more than £1,000 if you choose not to use a funeral director.

But it will require more effort on your part.

The total cost of the funeral will depend on [third party \(disbursement\) fees](#) and the [optional costs](#) you choose.

You can use the list below to help you arrange a simple cremation by yourself.

### 1. Care of the deceased

If the person died in a hospital or hospice, they'll keep and care for the body for a reasonable amount of time.

They'll also normally arrange for a medical certificate with a cause of death.

But if the person died at home, you must call for a doctor or ambulance to get the medical certificate.

If the death does not need to be referred to the coroner, you can care for the person at home.

You can lay them out in a cool space, ideally for under a week, while you buy a coffin and book the ceremony.

### 2. Register the death

You must register the death at a registry office within five days.

You can't make further arrangements until you do this.

You'll need to take the medical certificate, which is signed by a doctor, when you register the death.

Visit the [GOV.UK website](#) for more information on how to register a death.

Once you've registered the death, you'll get a Certificate for Burial or Cremation (the 'green form'), and a Certificate of Registration of Death (form BD8).

You'll need the 'green form' to book the crematorium.

### 3. Pick a coffin

You don't have to legally use a coffin for a funeral. *NB a coffin is required at the Hampden Road Cemetery given the public footpaths that cross the site. Cardboard and wicker coffins are an affordable alternative to the traditional type.*

The crematorium or cemetery can advise you on what personal items you can place with the body if you're thinking of doing this.

#### 4. Book the burial

To book the burial, you'll need to fill in a form at the Cemetery, usually named as an 'Authority for the disposal of remains'.

They might also ask you to complete a 'funeral instruction form'.

You'll need to fill in the deceased's details, and also put in your preferences for timings and music during the ceremony.

#### 5. Choose who will lead a ceremony if you want one

Having a ceremony is a very personal decision.

But if you or the deceased wanted one, you can plan and lead it yourself.

The [Good Funeral Guide website](#) has some advice on leading the ceremony.

Alternatively, you could ask an 'independent funeral celebrant' or a member of the clergy to do this.

To find someone to lead the service, ask the cemetery for a list of local contacts, or visit the [Funeral Celebrants website](#).

#### 6. Transport the body

You'll need to arrange transport to the cemetery. You don't have to legally use a hearse to do this.

You can transport the coffin in an estate car or van.

You can get more advice on arranging the funeral yourself on the [Good Funeral Guide](#) and [Natural Death Centre](#) websites.

If you feel that this is all too much to take on, you should consider a 'direct cremation' instead.

#### Third party costs (disbursement costs)

Third party costs also known as 'disbursement costs' is a fancy term for fees that you must pay to a third party to either bury or cremate the body.

If you're using a funeral director, they are likely to manage this payment for you, but they'll probably ask for this money up front.

Cost can vary a lot depending on your choices. For example, a cremation is normally cheaper even if you're using a funeral director.

However burial costs vary enormously up and down the country, with the cost of a new grave costing from just over £550 in Belfast, to over £4700 in the London and Brighton areas.

Type of fee	Average cost*		
Burial fees	£1,950	Cremation fees	£733
Medical referee's certificate in England, Wales and Northern Ireland (only applies for cremation)	£164	Clergy/officiant fee	£148

The burial fee usually covers the lease of a burial plot, and the digging and filling of the grave.

There's also a fee to use the crematorium to cremate the body.

Before you decide on a cemetery or crematorium, there are a few things to bear in mind which might affect the final cost:

1. There is sometimes a big price difference in having a funeral in one crematorium or cemetery to another just a few miles apart. So, it's good idea to check both your local and surrounding areas to compare the cost and find the best one for you.
2. You should also ask if the cemetery has 'non-resident charges'. These are extra charges for cremating or burying a person who didn't live in the district or borough.
3. There is also usually a separate charge to keep a grave clean and tidy. This is normally paid every year. Before you decide which cemetery to use, you should check how much this is.
4. Sometimes there is a separate charge to use the cemetery or crematorium to conduct the funeral service. You should check to see if this is included in the burial or cremation fees.

The third party costs might also include fees for specific services.

For example, doctor's fees to certify the death, a member of the clergy to perform the funeral service, or an officiant to lead a non-religious service.

If you're using a funeral director to arrange the funeral, the third party costs are sometimes included in their funeral package.

Most funeral directors will ask you to pay for the disbursement costs before the funeral.

You should check the quote they give before you agree to use them.

### Optional costs

There are many items and services that you can add to a funeral. Each item however costs money.

The more you add, the more expensive the funeral becomes.

And you could very easily end up adding an extra £1,976\* or more to the final bill.

You might wish to think carefully about whether these items and services are needed in the funeral.

If you feel they're needed, you should shop around and see if you can get them for less.

Item	Average cost*
Memorial headstone or plaque	£801
Catering	£397
Limousine	£235
Venue hire	£192
Flowers	£151
Fee to return the ashes (only applies to direct cremation)	£62
Funeral notice	£62
Death notice or obituary	£66
Order of service sheets	£72
Urn	From £30
Death certificate copies (several copies are needed for probate)	From £4 per copy

You can find more information about optional funeral costs on the [Funeral Costs Help](#) website.

### How to reduce the cost of a funeral

There is no need to feel pressured to spend a lot of money or get yourself into debt, just to show your affection and respect.

You can have a funeral that's dignified and meaningful without having to spend a huge amount of money.

A cremation is usually going to cost less than a burial. As is arranging the funeral yourself instead of using a funeral director.

But there are some ways to further reduce the cost of a funeral regardless of these choices:

1. Shop around - funeral costs can vary a lot. So while you might find it difficult, it's important to shop around.  
Get a quote from more than one funeral director, caterer or florist so you can compare prices. You can then pick one that fits your budget.
2. Ask family and friends - for example, instead of paying for a caterer, ask family or friends to bring food to the wake. You could also ask them to help you check for cheaper options.

3. Charity collection and memorial - Buying and maintaining a headstone or memorial plaque can be expensive. Instead, you can create an online memorial where family and friends can donate to a charity in memory of the deceased.  
Websites, such as [JustGiving](#) offer a charity online memorial indefinitely.
4. Time of day of a cremation, and who you use - picking a cheaper slot, if available, such as an early morning or a weekday slot can also lower the cost. You could also pick a council-run crematorium, which is usually cheaper than a private one. The facilities and decor however might be a bit basic, so you might want to check it out beforehand.
5. Type of coffin - there's nothing in the law that says you have to use a coffin. And don't feel pressured into picking an expensive coffin if you're working with a limited budget.  
You can sometimes get a cheaper option with online coffin suppliers, such as [The Coffin Company](#).  
Alternatively, check the [Good Funeral Guide's list of recommended companies](#).
6. Natural burial - a burial in a traditional cemetery is generally more expensive. It's even more so if the deceased was not a resident of the area, as non-resident fees are sometimes charged.  
You might want to consider a natural burial ground, such as a woodland, instead. These are often much cheaper than a traditional cemetery. To find a natural burial ground, visit the [Natural Death Centre website](#){:target="\_blank"}.

For more ways to reduce the cost of a funeral, visit the [Down to Earth](#) and [Natural Death Centre](#).