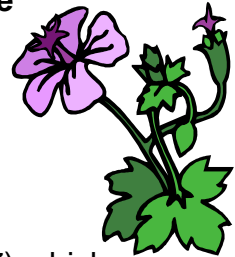


## 26. HELP WITH THE COST OF A FUNERAL

Funerals are expensive and it is always advisable to ascertain whether the deceased has already made financial arrangements for their funeral. They may have a pre-paid funeral plan in place or Cremation Society Certificate. Some occupational pension schemes also pay a lump sum to help with funeral costs and trade unions, professional bodies and associations pay a sum on the death of a member – all are worth checking.

If the deceased was a war pensioner, assistance may be available in certain circumstances and this will not have to be repaid from the person's estate. Details from the War Pensions Agency, Norcross, Blackpool, FY5 3WP Tel: 0800 169 22 77. Similarly the Royal British Legion can sometimes help out with funeral arrangements for an ex-service person member.



### Age Concern

Age Concern publishes a free fact sheet Arranging a Funeral (No 27) which contains details on how to have a funeral without a funeral director, financial help and how to register the death. For more details contact Age Concern West Sussex Tel: 01243 528346

Several organisations offer funeral (pre-payment) plans (which can combine the costs of the funeral and specification of the type of funeral wanted). For example Age Concern (Spencer House, 62A The Parade, Sutton Coldfield, West Midlands B72 1GT Tel: 0121 321 5254) and most Co-operative Societies (Funeral Bond Office, Freepost NWW 3091A, Manchester M60 5FH Tel: 0800 289120) and the Funeral Planning Trust (Funeral Planning Services, Freepost IH4150, Flint House, Ipswich Road, Long Stratton, Norwich, NR15 2ZZ. Tel: 0800 413046).

### The Social Fund

If there is insufficient money in the deceased's estate to pay for the funeral then the nearest relative is expected to meet the cost. In cases of extreme hardship, help towards the costs may be obtained from the Social Fund. Further information on this may be obtained from the Benefits Enquiry Line. Tel: 0800 882200