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Planning Your Own Funeral



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Introduction

Making plans for your funeral can take the pressure off family and friends after you die.

Those arranging a funeral for a family member or friend often have little idea of what kind of funeral the person wanted. This can cause stress, anxiety and arguments as people do their best to work out what the person would have chosen.

It can also mean the person arranging the funeral ends up spending money they don't have trying to give their family member or friend a good send off. This can lead to debts which can be hard to manage, and make grieving more difficult.

Planning ahead for your own funeral can help to keep costs down and give family and friends peace of mind that they are following your wishes.

This leaflet explores some of the choices you can make, and offers a chance to record your wishes.

You can record your choices in the table at the end of this leaflet (an online version is also available). You can share your funeral plan with family and friends either via this leaflet or by email. You may want to store a copy of the table with your other important papers.

Getting the conversation started

You may find it helpful to discuss your funeral wishes with your family or friends. Although this can be difficult, it can also be really useful for them and for you.

It would be helpful to find an appropriate time to start this conversation.

This could include:

- while watching the news, a soap opera or other TV programmes that feature a funeral
- while listening to a piece of music that has special meaning to you
- after attending the funeral of a family member or friend
- when you or a family member or friend is seriously ill

These situations give you the opportunity to ask them what they would like at their funeral and discuss what you would like at yours.

They also give you the opportunity to ask your family or friends what they think a funeral would cost.

Choosing an appropriate time, and starting a conversation in ways like this, can lead to a meaningful discussion around planning your own funeral. If you can do that, the task facing your family or friends when the time comes will be much easier.

Thinking about what you would like

When it comes to planning your funeral, there are many choices to make. You may have religious, cultural or other considerations that influence your choices.

Some of the main decisions you'll have to make include the following:

1. Burial or cremation

After you die your body will usually either be buried or cremated.

If you choose to be buried this could be in a grave you or your family already own. Otherwise, you could choose to buy a new grave in a particular cemetery. A grave is often called a lair in Scotland.

If you choose to be cremated this can be arranged in any crematorium. However, it's important you also think about what you want to happen to your ashes after the cremation.

Your ashes can usually be:

- buried in a cemetery
- scattered at the crematorium
- kept by your family or friends and scattered however they choose

There are also other ways ashes can be treated, such as using them in the creation of a painting or a piece of jewellery or firing them into the sky in a rocket.

Donating your body to medical science

You can also choose to donate your body to a university medical school. You'll need to arrange this while you're alive either directly with the university, or by making your wishes known in your will.

There's no guarantee that the university will be able to take your body at the time, so it's important to make sure you have alternative arrangements in case your donation can't be accepted.

2. Your coffin

For both burial and cremation, it's usual to have a coffin. There are many types of coffin, including:

- wood
- veneer
- cardboard
- wicker
- wool

Some are decorated with pictures. Some are designed to be more environmentally friendly.

Prices can vary widely. It's important you think about whether your decision should be based more on appearance, environmental impact or cost.

3. How you'll be dressed

You might want to choose how you'll be dressed in your coffin. Some people choose a shroud, while others prefer to be dressed in their own clothes.

4. Viewings

This can be arranged at either a funeral home or your own home.

If you choose to do this, you should think about whether you want the viewing to be restricted. For example, you could choose to restrict this to family members.

5. The funeral service

Funerals have changed a lot in recent years. You can choose to have a funeral service which is:

- religious or secular
- traditional or contemporary
- a celebration of a life or a simple committal

A funeral service can also be held in lots of different places, including a:

- church or other religious place
- funeral home
- crematorium
- graveside

A funeral service could also be held in another place of your choosing.

Sometimes more than one service is held, for example at a funeral home and then graveside.

It's important you discuss with your family or friends:

- what kind of service you want, if any
- where you want your funeral to take place
- who you want to lead the service
- who else you want to speak or take part

You might also want to discuss whether you want people to be able to gather informally afterwards for refreshments and a chance to share memories.

Sharing memories can be supportive for your family, but may also be seen as stressful.

Not having a funeral service

Some people prefer to have no formal service, in this case you can choose to have a 'direct cremation' or a 'direct burial'.

A direct cremation is where the funeral director collects your body, and takes it to the crematorium to be cremated with no family

or friends present. Your ashes are then delivered to your family afterwards.

A direct burial is where the funeral director collects your body, and takes it to the cemetery to be buried with no family or friends present.

Your family can still choose to arrange their own event to mark the death either at the time, or later on.

Other funeral service things to think about

You can also make your wishes known about other things for your funeral. For example:

- your choice of hearse and cars
- ideas about what you want people to wear to a service
- particular pieces of music or readings you would like included
- donations you would like people to make to a chosen charity

Please feel free to add as much, or as little, as you wish to the Planning Your Own Funeral form below.

Paying for your funeral

A funeral can be an expensive and unexpected cost. The final bill could run into thousands of pounds, and an increasing number of people are struggling to pay funeral bills. While there's a responsibility on us all to plan ahead, it's the person arranging the funeral who is responsible for paying this bill.

Many people in Scotland are now taking steps to plan ahead not just for the arrangements they would wish to happen at their own funeral, but also to save towards the cost of their funeral. This forward planning is essential to make your funeral wishes easier for your family and friends to carry out at a time when they'll be grieving.

You'll need to think about the cost of your funeral. This could include saving money or making plans for how to help meet the costs of your funeral when the time comes.

There are lots of different options for saving for your funeral and it is important to think about what is right for your own personal circumstances, your budget, and how your savings plan will pay for your funeral wishes.

If you decide to take out a funeral plan or insurance policy, or to use a savings account to cover the cost of your funeral, make sure you tell your family.

There are different ways you can save for your funeral. These include:

1. Pre-paid funeral plans

A funeral plan allows you to pay in advance for your funeral, usually at today's prices. These plans can differ between companies in what they offer and what level of service is provided. Not all plans cover the full costs of a funeral – so it's important you understand what's being covered.

2. Insurance

You can choose from a number of different insurance options. These include:

- over 50s plans
- Term Life Insurance
- Whole-Of-Life Assurance

You'll need to pay into some of these plans for a fixed term. Others you will need to pay into for the whole of your life.

Insurance schemes provide a fixed sum when you die but you should look at the terms to see how much is payable on your death, and how much you're paying in over time. You might want to use a life expectancy calculator to get an idea of the length of time you might be expected to pay.

3. Savings

Putting money aside to go towards the cost of your funeral in a credit union or other savings account might be more suitable for you than making an ongoing commitment such as insurance premium or funeral plan instalment. For example, if you don't have steady income or work in a temporary job.

Most credit unions offer 'insured savings' accounts to their members. 'Insured savings' accounts can pay out up to twice their savings value on the member's death.

Ask your local credit union for advice on what they can offer and how you can start saving with them.

Top tips for funeral saving

When saving for your funeral:

- read the terms and conditions before signing up to any savings accounts, insurance policies or funeral plans
- don't rush to buy policies or plans
- make sure you understand how much any ongoing payments will cost, how long you'll have to make payments for and if these could rise in future
- consider different options and shop around to make sure you get the best deal for your money
- make sure pre-paid funeral plans cover all the elements you would like to be included and know what else will have to be paid for at the time of the funeral
- check if any insurance premiums could rise in the future and think about how you'll pay for any rises
- be aware that you could pay more into an over 50s plan than your estate receives
- shop around for the best rates on savings accounts

4. Help with the cost of my funeral

If you're not able to save enough to pay for your funeral then your family and friends might be able to get help with these costs.

However, this will depend on their situation at the time of your death and it's important to remember that it's the person arranging the funeral who's responsible for paying the funeral bill.

Your estate

Your family and friends will need help from the executor or administrator of your estate to check your personal papers and accounts. They will find out what funding is available from your estate to cover the costs of your funeral. For example:

- a pre-paid funeral plan
- an insurance policy
- any money in your accounts
- other assets

Funeral Support Payment

Funeral Support Payment is provided by Social Security Scotland to people who live in Scotland and who need help with the costs of arranging a funeral.

It provides a contribution towards the funeral costs and is available to the nearest relative or friend if they are receiving certain benefits and have responsibility for organising a funeral. Funeral Support Payment won't usually cover the full cost of the funeral but it can help pay for some costs.

Only one person can get Funeral Support Payment for a funeral. It won't be available if a payment has already been received by someone else or if other government support has already been made for the same funeral. This includes Funeral Expenses Payment from the Department for Work and Pensions or Northern Ireland's Funeral Expenses Payment.

For more information on Funeral Support Payment contact:

- Social Security Scotland on 0800 182 2222, or
- Visit www.mygov.scot/funeral-support-payment

Bereavement Support Payment

The Bereavement Support Payment is provided by the Department of Work and Pensions. If eligible for this support you can also apply for it in addition to the Funeral Support Payment from Social Security Scotland.

Bereavement Support Payment is available to your husband, wife, or civil partner if they are under State Pension Age and live in the UK or a country that pays bereavement benefits. They could be eligible if you:

- died on or after 6 April 2017; and
- paid National Insurance contributions for at least 25 weeks; or
- died because of an accident at work or a disease caused by work.

How you apply depends on where you live.

- If you live in England, Scotland or Wales. You can apply using a form from the Department of Work and Pensions or by via their Bereavement Service helpline
 - Website: <https://www.gov.uk/bereavement-support-payment>
 - Telephone: 0800 731 0469
 - Textphone: 0800 731 0464
 - Next Generation Text (NGT) text relay service (if you cannot hear or speak on the phone): 18001 then 0800 731 0469
- If you live in Northern Ireland. You can apply using a form from NI Direct or via their Bereavement Service
 - Telephone: 0800 085 2463
- If you live abroad, you can apply by telephoning the International Pension Centre
 - +44 (0) 191 218 7608.

Removal of Child Burial and Cremation Charges

On 30 May 2018 the Scottish Government made a joint commitment with the Convention of Scottish Local Authorities (COSLA) that local authorities will no longer charge burial and cremation fees for children (anyone under 18 years of age). You will not need to apply separately for this.

Local council burial or cremation

Finally, where a person dies and where no arrangements are being made for their burial or cremation, the council must make these arrangements.

Information about this provision is available from individual local councils.

To find out which council area you are in visit:

www.mygov.scot/find-your-local-council

My funeral

You can complete as much or as little of this form as you want.

You can set out your wishes in the table at the end of this leaflet by ticking the options you'd prefer. You can also add any further information about each choice using the 'comments' section.

You should be aware that many of your wishes will have a cost to deliver them. Prices will vary depending on who you or your family purchase things from, and how they were purchased.

Funeral directors charge different amounts, so get quotes from more than one firm. There are also price comparison websites available.

Funeral packages

You might be able to get a package of funeral services at a cheaper cost than buying several individual items. If you choose a package of services, you should be clear about what's included in that package and what still needs to be paid for. Funeral directors can give you an estimated cost based on your wishes. Many can also

give you information on what a 'basic or simple funeral' would cost, and what other services you could ask for. A funeral director's 'basic or simple funeral' fee often includes a coffin and hearse. However, it might not include the cost of things like:

- fees for the burial plot purchase and opening, or cremation
- fees for whoever leads the service
- cars to take family members to the funeral
- death notices for the local newspaper
- flowers

A funeral director can discuss your wishes with you.

Buying set items only

If you decide your family or friends will take care of your body and make the practical arrangements for your funeral, you or they can choose to buy individual items or services only.

Make sure you know

- what you, or your friends and family, can afford
- how much the funeral will cost
- what is included within the price
- glossary of most common terms used by the funeral industry is available at: <https://www.gov.scot/publications/funeral-payment-and-funeral-poverty-glossary-of-terms/>

Remember that prices might vary between making your funeral wishes and when you die. You might want to talk about this with your funeral director or the person who will arrange your funeral.

Decisions to be made about my body	What I'd like	Comments	Estimated Cost
<input type="checkbox"/> Buried	<input type="checkbox"/> I'd like this to be in the following cemetery <input type="checkbox"/> I/or my family already own a burial plot (lair) The plot number is:		
<input type="checkbox"/> Cremated	<input type="checkbox"/> I'd like this to be in the following crematorium I'd like my ashes to be: <ul style="list-style-type: none"> <input type="checkbox"/> buried <input type="checkbox"/> scattered <input type="checkbox"/> retained 		

Decisions to be made about my body	What I'd like	Comments	Estimated Cost
<input type="checkbox"/> Donated	<input type="checkbox"/> I've made arrangements for my body to be donated to: <div style="border: 1px solid black; height: 20px; width: 100%; margin: 5px 0;"></div> If my donation can't be accepted, then... <div style="border: 1px solid black; height: 40px; width: 100%; margin: 5px 0;"></div>		

Decisions to be made about a Funeral Service/Ceremony	What I'd like	Comments	Estimated Cost
<input type="checkbox"/> I don't want a funeral service	<input type="checkbox"/> I'd prefer that there is no funeral service following my death <input type="checkbox"/> At a time that suits, following the arrangements for my body, I'd like my family to have some kind of memorial event		
<input type="checkbox"/> I'd like a religious service	<input type="checkbox"/> I'd like the service to be at <input type="text"/> <input type="checkbox"/> I've no preference where the service is held <input type="checkbox"/> I'd like the service to be led by <input type="text"/>		
<input type="checkbox"/> I've no preference who leads the service	<input type="checkbox"/> I've no preference who leads the service		

Decisions to be made about a Funeral Service/Ceremony	What I'd like	Comments	Estimated Cost
<input type="checkbox"/> I'd like a non-religious service at	<input type="checkbox"/> I'd like the service to be at <input type="text"/> <input type="checkbox"/> I've no preference where the service is held <input type="checkbox"/> I'd like the service to be led by <input type="text"/> <input type="checkbox"/> I've no preference who leads the service		
<input type="checkbox"/> I have no preference either way about a funeral service			

Decisions to be made about the care of my body	What I'd like	Comments	Estimated Cost
<p>Who will make the arrangements?</p>	<p><input type="checkbox"/> I've discussed this with the funeral director. Their contact details are: <input type="text"/></p> <p><input type="checkbox"/> I've discussed this with another person and they will lead the arrangements. Their contact details are: <input type="text"/></p> <p><input type="checkbox"/> I leave it to my family/friends to decide how the arrangements will be made</p>		
<p>There's a wide range of coffin styles</p>	<p>I'd like the choice of my coffin to be based on:</p> <p><input type="checkbox"/> the material it's made of</p> <p><input type="checkbox"/> value for money</p> <p><input type="checkbox"/> impact on the environment</p> <p><input type="checkbox"/> I'd prefer not to have a coffin used</p>		

Decisions to be made about the care of my body	What I'd like	Comments	Estimated Cost
Dressing	<input type="checkbox"/> I've no preference about what I'm dressed in <input type="checkbox"/> I'd like to be dressed in a shroud <input type="checkbox"/> I'd like to be dressed in my own clothes		
Viewing	<input type="checkbox"/> I'd like my family to have the opportunity to view my body <input type="checkbox"/> I'd like anyone to have the opportunity to view my body <input type="checkbox"/> I don't want anyone to view my body <input type="checkbox"/> I've no preference about the viewing of my body		
There are a range of transportation options for my body	<input type="checkbox"/> Hearse <input type="checkbox"/> Simple transport (e.g. estate car, van) <input type="checkbox"/> Other personal choice		

Other decisions to be made	What I'd like	Comments	Estimated Cost
Transportation for my family and friends	<input type="checkbox"/> I'd like my friends and family to use their own transport <input type="checkbox"/> I'd like my immediate family to have a limousine to and from the service <input type="checkbox"/> I'd like my family and friends to use public transport		
Flowers	<input type="checkbox"/> I don't want flowers <input type="checkbox"/> I'd like flowers <input type="checkbox"/> I've no preference about flowers		
Charity donations	<input type="checkbox"/> I'd like donations to be made to charity <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <input type="checkbox"/> I've no preference about charity donations		
Dress code - I'd like my family and friends to be dressed in	<input type="checkbox"/> traditional/black clothing <input type="checkbox"/> bright colours <input type="checkbox"/> I've no preference for what my family and friends dress in		

Other decisions to be made	What I'd like	Comments	Estimated Cost
Memorials	<input type="checkbox"/> I don't want any memorials <input type="checkbox"/> I'd like a gravestone or plaque to mark where I or my ashes are buried <input type="checkbox"/> I'd like a park bench <input type="checkbox"/> I'd like to be mentioned in a book of remembrance <input type="checkbox"/> I'd like an obituary/notice in the press and/or a social media post <input type="checkbox"/> I'd like an order of service <input type="checkbox"/> other <input type="checkbox"/> I've no preference for any memorials		

Other decisions to be made	What I'd like	Comments	Estimated Cost
Funeral reception (wake or social remembrance)	<input type="checkbox"/> I don't want those attending my funeral or memorial to meet for a reception/ refreshments <input type="checkbox"/> I'd like those attending my funeral or memorial to meet for a reception/ refreshments <input type="checkbox"/> I don't want a funeral service however sometime afterwards I would like my family and friends to have a funeral reception <input type="checkbox"/> I've no preference about a funeral reception		
Other decisions - either the funeral service, or reception	<input type="checkbox"/> Music <input type="text"/> <input type="checkbox"/> Readings <input type="text"/> <input type="checkbox"/> Other <input type="text"/>		

My funeral**Estimated Total Cost****£** _____

Remember that prices might vary between making your funeral wishes and when you die. You might want to talk about this with your funeral director or the person who will lead your funeral arrangements.

My funeral savings

You can give information to your family or friends about any arrangements you have made to pay for your funeral below. For example, do you have any of the funeral savings products listed below? If you do you can let your family and friends know which company is it with, and account numbers for these.

- Insurance Policy
- Savings Account
- Funeral Plan
- Other savings

Further information

Mygov.scot

- You can find a guide to planning your own funeral at www.mygov.scot/planning-own-funeral
- You can find a guide to arranging a funeral at <https://www.mygov.scot/arrange-funeral>

Age Scotland

'Wills, Funerals, Estates' (2018)

<https://www.ageuk.org.uk/scotland/information-advice/legal-and-family-issues/wills-funerals-estates/>

Citizens Advice Scotland 'Advice on arranging a Funeral':
www.citizensadvice.org.uk/scotland/family/death-and-wills/funeral-services/

NHS Borders 'Talking about Bereavement' (2011) <http://www.nhsborders.scot.nhs.uk/media/366051/Talking-About-Bereavement.pdf>

Scottish Government

- 'What to do after a death in Scotland' (2013)
www.gov.scot/resource/0041/00417212.pdf
- 'When Someone dies'
www.nhsinform.scot/publications/when-someone-has-died-information-for-you

Useful contacts

Here are some places where you can get help and advice:
(Call charges to these numbers vary)

Age Scotland

Helpline - 0800 12 44 222

www.ageuk.org.uk/scotland

Citizens Advice service in Scotland

- **Citizens Advice Bureaux**

Find contact details for your local bureau online

<https://www.cas.org.uk/bureaux>

Check your phone book for details of your local Citizens Advice Bureau

- Use the Citizens Advice Scotland's advice website to get advice online

Cruse Bereavement Care Scotland

Helpline - 0845 600 2227

(Calls cost 5p per minute plus your network providers access charge)

www.crusescotland.org.uk

Department for Work and Pensions

Can offer information and help with claiming a Funeral Expenses Payment.

0345 606 0265

www.gov.uk/funeral-payments/how-to-claim

Bereavement Service helpline

Telephone: 0800 731 0469

Textphone: 0800 731 0464

NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 731 0469

Monday to Friday, 8am to 6pm

Find out about call charges

An adviser will also help you claim any other bereavement benefits you might be entitled to.

You can also claim by post. Download and fill in the claim form, then send it to the address on the form.

Good Life, Good Death, Good Grief

www.goodlifedeathgrief.org.uk

LGBT Health and Wellbeing

Helpline - 0300 123 2523

www.lgbthealth.org.uk

Natural Death Centre

01962 712 690 (Impartial advice on any funeral related issue)

www.naturaldeath.org.uk

The Good Funeral Guide

Gives an overview of your funeral options

www.goodfuneralguide.co.uk

Samaritans in Scotland

116 123 (free phonenumber, day or night, 365 days a year)

www.samaritans.org/your-community/samaritans-work-scotland

The National Association of Funeral Directors

0121 711 1343

www.nafd.org.uk

The Society of Allied and Independent Funeral Directors

0345 230 6777 or 01279 726 777

www.saif.org.uk

Quaker Social Action Down to Earth Service

Free telephone based support for people on low incomes concerned about the cost of a funeral. They can advise on ways of reducing the cost and raising funds but don't give grants themselves.

0208 983 5055

www.downtoearthsupport.org.uk

If you require a copy of this leaflet in any other format or a different language please contact funeralpoverty@gov.scot or **0300 244 4000** (ask Funeral Poverty Team) or Text Relay Service: **18001+ 0300 244 4000** (service for deaf people).

Notes for my funeral plan:

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