



# Getting help with funeral costs

Although not many people like to talk about their funeral, we know from experience that many people do worry about whether they will be able to afford to pay for it, and so we have put together some guidance notes that may put your mind at rest.

Rosedale Funeral Home, as a member of the National Association of Funeral Directors, offers a simple funeral package with a standard specification including a simple coffin making it easier for families to compare like with like when asking funeral directors for pricing information, but do bear in mind that disbursements (which are payments made to third parties such as the crematorium, minister and doctor) and optional extras such as press announcements and floral tributes will not be included in the price.

If you need help with the cost of a funeral, the first place to go for help is the Department for Social Security.

You can get help with the cost of a funeral if you or your partner is receiving one of the following qualifying benefits:-

- Income Support
- Income-based Jobseeker's Allowance
- Housing benefit
- Council Tax Benefit
- Working Families' Tax Credit
- Disabled Person's Tax Credit

If you would like more information about making a claim from the Social Fund, call in to Rosedale for an information pack. Alternatively if you want to talk to someone about Funeral Payments get in touch with your social security office. They can arrange for someone to see you at home if this is necessary, or at the social security office. You can find the phone number and address on the advert in the business numbers section of the phone book. Look under 'Benefits Agency'.

If you find that you are not eligible to make a claim there are other sources of finance that you may consider:-

- money in a bank, building society or post office account. You may be able to ask the bank or building society to pay the funeral bill if there is enough money in the account.
- money from insurance policies
- money from an occupational pension scheme
- money from a burial club
- any savings or cash of the person who has died
- contributions towards the cost of the funeral from relatives or charities

It is also worth enquiring if the person who died has taken out a pre-paid funeral plan. More and more people are doing this these days, as a means of putting their affairs in order, often at the same time as writing or updating their wills. If you would like more information about pre-paid funerals, please contact us.

