

## Arranging a funeral

Whether you are making advance arrangements for your own funeral or planning the funeral of a relative or close friend, it can be difficult to make decisions in what may be an upsetting time. This section contains information about the different options and where you can go for help and advice.

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### Making plans for your own funeral

You may have reached a time in your life when you are start to think about making plans for your funeral. This could be as simple as letting your family know your preferences, or you may wish to make more formal arrangements.

You might want to put your preferences in writing to let your relatives or friends know the type of funeral you would like. Information could include:

- whether you want to be buried or cremated;
- which hymns, music and flowers you would prefer;
- who to contact following your death;
- and any other instructions that you would like them to follow.

[Final Fling](#) is a website dedicated to end of life decisions.

[Sunlife](#) have created a free online funeral planning tool that allows you to record your funeral wishes quickly and easily online. Your data will be held by Sunlife.

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### Bereavement Services at Newcastle City Council

[Bereavement Services](#) at Newcastle City Council can provide you with help and advice about arranging a funeral, choosing a memorial, and information about cemeteries, graves and crematoria in Newcastle. They can provide information about cemeteries, graves, crematoria and the associated costs.

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### Pre-paid Funeral Plans

If you want to arrange to pay for your own funeral instead of leaving it to your family and friends, you may like to consider taking out a pre-paid funeral plan

This involves you paying a lump sum or monthly contribution towards your funeral. You can also make your own arrangements for the funeral so it is carried out how you want.

There are many companies offering pre-paid funeral plans and you should obtain at least three quotes before deciding on which one to use. There are useful tools such as the Defaqto insurance rating that may help you decide.

You should also check that the company is a member of the [Funeral Planning Authority](#) which regulates the funeral plan industry and has a code of practice that members should comply with. The Treasury is currently reviewing whether funeral planning should come under the regulation of the Financial Conduct Authority.

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## Organ Donation

You may like to consider [donating your organs](#) after your death. This is a very personal decision but you could discuss it with your family and friends so that they are aware of your wishes.

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## Arranging someone else's funeral

A funeral can be arranged for anytime after the death has been registered. You should check to see if the deceased person left any instructions as to their preferences for the funeral or whether they had a pre-paid funeral plan or had already made the arrangements.

In some circumstances, the Council may be able to arrange and pay for the funeral on your behalf. For example, if the deceased has no funds or assets available to pay for a funeral and/or there is no one else who is able to arrange or claim benefit for the funeral.

Contact the [Newcastle City Council Register Office](#) for more information.

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## Using a Funeral Director

Most people choose to use a funeral director (previously referred to as an undertaker). This can be very helpful as they have the knowledge and experience to organise the funeral as quickly and efficiently as possible. The funeral director can help with things such as:

- where to rest the body before the funeral
- time and place of the funeral
- type of service
- how much to spend
- putting a notice in the newspaper

You may know of a funeral director that you trust, but if not, you can find a registered firm through the [National Association of Funeral Directors](#).

All firms that are registered have to follow a code of practice so you should expect a good standard of service.

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## Arranging a funeral yourself

Some people choose not to use a funeral director and prefer to arrange the funeral themselves.

Although this can be a complex procedure, it can also be very rewarding, and can help some people to come to terms with the death of their loved one. It can also be significantly cheaper than using a funeral director. Arrangements that will need to be made could include:

- looking after the body and preparing it for the funeral
- booking a slot at a church, cemetery or crematorium
- choosing the coffin
- arranging someone to deliver the service
- arranging transport
- choosing music and flowers
- grave digging, if necessary
- organising people to carry the coffin

Some of these tasks may be distressing and it is not advisable to try to make all of the arrangements on your own, so ask another family member or friend for help.

Some funeral directors may give advice and guidance on how to plan a funeral but they will probably charge for this service.

[The Natural Death Centre](#) is a charity that offers free help, information and advice to anyone who is trying to plan a funeral.

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## Types of Funeral

There are several options as to the type of service and how and where the funeral takes place. If the deceased person has not specified the type of funeral they would like, you should consider what you think their wishes would have been. It is a good idea to talk to other people who knew them to help you with this.

Some religions have strict guidelines regarding the funeral process. For example, Muslims must always be buried and Hindus must always be cremated. You should ensure that you are aware of the person's faith when making arrangements for the funeral.

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## Traditional Burials and Cremation

A traditional burial usually takes place in a churchyard or in a cemetery. Anyone living within a parish has a right to be buried in the parish churchyard, if there is space. Cemeteries are usually owned by local authorities or private companies, and most are non-denominational.

Most crematoria are run by local authorities, and the costs of a cremation will usually be significantly less than a burial.

Sometimes the scattering or burying of the ashes in a garden of remembrance will be included in the fee. Visit [The Cremation Society](#) for more information on cremation.

Visit the [Newcastle City Council website](#) for the current prices for cemeteries and crematoria in Newcastle.

If you don't want the ashes to be scattered or buried at a crematorium, churchyard or cemetery, they can be scattered almost anywhere else. If you wish to scatter ashes on private land, you should get consent from the landowner first.

You may like to visit [Urns For Ashes](#) for more information and ideas about cremation options.

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## Humanist Funerals

Having a humanist funeral may be appropriate for people who did not follow a religion, as a religious service may feel inappropriate or insincere.

Humanist funeral ceremonies acknowledge loss and celebrate a life without employing religious rituals. They offer a dignified alternative to the traditional funeral service and are made memorable by being personally tailored to each individual situation, with the wishes of the family taken fully into account.

The funeral officiant will speak to the family or friends and prepare a personal ceremony, celebrating the life of the deceased person. In much the same way as a traditional religious funeral, there will usually be readings, music and time for reflection.

Visit the [Humanists UK](#) for more information.

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## Woodland Burials or 'Green' Funerals

'Green burials' are becoming increasingly popular and there are a number of commercial sites opening around the country, promoting eco-friendly funerals and more informal ceremonies.

At woodland burial grounds relatives may be able to plant a tree to mark the site either on or near the grave. At nature reserve burial grounds, which can be wild flower meadows or pastures, graves are either unmarked or may be marked by a small wooden plaque that will rot away naturally, and bulbs and flowers can be planted.

For those not using a funeral director, cardboard and wooden coffins are obtainable, as well as woollen shrouds. However, an increasing number of funeral directors will offer assistance with a woodland burial, such as providing transport for the body and cardboard coffins.

Visit [The Natural Death Centre](#) website for a list of woodland burial grounds.

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## Memorials

Many people wish to mark the final resting place of someone with a memorial. A memorial represents a lasting symbol of remembrance and is a tribute to the deceased person. This could be:

- can be a traditional stone memorial erected in cemeteries or churchyards

- a plaque marking where ashes have been laid
- a memorial bench
- or even a more personal sculpture or artwork

The [Bereavement Services at Newcastle City Council](#) have more information about the memorials available from Newcastle City Council.

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## Paying for a Funeral

These days, funerals can cost a lot more than people think. A funeral arranged through a funeral director, costs well over £3,000. However, it is possible to have a meaningful funeral for a lot less. For example you could have a 'direct cremation', which costs about £1,600, and then organise a ceremony at home.

Visit the [Money Advice Service website](#) for more information on paying for a funeral.

Funeral costs can be paid in different ways, including:

- with money from the deceased's estate
- by any funeral scheme the deceased was paying into, or their pre-paid funeral plan – you'll need to check their paperwork to see if a plan exists
- with a payout from a life insurance policy or pension scheme

The bank account of the person who has died will be frozen (unless it is a joint account). In some cases, the bank or building society may agree to release funds to pay for funeral costs, although they are not obliged to do this until probate is granted. If they don't release funds, you or the executor may need to pay and then recover the money from the estate later.

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## Bereavement benefits and Funeral payments

If you're on a low income and are struggling to pay for a funeral you're arranging, you may be able to get some help from Newcastle City Council. You might have to repay some or all of it from the estate of the person who died.

There are three types of [bereavement benefit](#):

- Bereavement payment
- Bereavement allowance
- Widowed parent's allowance

These are usually paid to individuals who have lost a spouse and who are under [pension age](#).

Funeral payments can help pay for the funeral of a close relative or friend if you're on a low income and are struggling to cover the costs yourself.

Visit [gov.uk](#) for more information on eligibility and how to apply.

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## Other useful information

- [Bereavement Services at Newcastle City Council](#) can provide you with help and advice about arranging a funeral, choosing a memorial, and information about cemeteries, graves and crematoria in Newcastle.
- [Registrars at Newcastle City Council](#) can help you to register a death.
- [Planning for a funeral](#) – Age UK factsheet
- [Funeral Services Guide](#) is a funeral services guide that guides you through the process of planning a funeral and dealing with final affairs and coping with grief.
- [Campaign for Dignity in Dying](#) believe everybody has the right to a good death – including the option of assisted dying for terminally ill, mentally competent adults. They are a national campaign and membership organisation campaigning for change across the UK. **In the UK, it is illegal to help someone die.** Their website has information about Advanced Wills.

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## Useful Organisations

### Dignity in Dying

**Email:** [info@dignityindying.org.uk](mailto:info@dignityindying.org.uk)

**Website:** [www.dignityindying.org.uk](http://www.dignityindying.org.uk)

**Telephone:** 020 7479 7730

**Address:** 181 Oxford Street, W1D 2JT

### Funeral Planning Authority

**Email:** [info@funeralplanningauthority.co.uk](mailto:info@funeralplanningauthority.co.uk)

**Website:** [www.funeralplanningauthority.co.uk](http://www.funeralplanningauthority.co.uk)

**Telephone:** 0345 601 9619

**Address:** Barham Court, ME18 5BZ

### National Association of Funeral Directors

**Email:** [info@nafd.org.uk](mailto:info@nafd.org.uk)

**Website:** [www.nafd.org.uk](http://www.nafd.org.uk)

**Telephone:** 0121 711 1343

**Address:** 618 Warwick Road, B91 1AA

## **Humanists UK**

**Email:** [info@humanism.org.uk](mailto:info@humanism.org.uk)

**Website:** [www.humanism.org.uk](http://www.humanism.org.uk)

**Telephone:** 020 7324 3060

**Address:** 39 Moreland Street, EC1V 8BB

## **The Natural Death Centre**

**Email:** [contact@naturaldeath.org.uk](mailto:contact@naturaldeath.org.uk)

**Website:** [www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)

**Telephone:** 01962 712690

**Address:** In The Hill House, SO21 1QX

## **Bereavement Services at Newcastle City Council**

**Email:** [bereavementservices@newcastle.gov.uk](mailto:bereavementservices@newcastle.gov.uk)

**Website:** [www.newcastle.gov.uk/BereavementServices](http://www.newcastle.gov.uk/BereavementServices)

**Telephone:** 0191 278 7878

**Address:** Newcastle Civic Centre, NE1 8PB

## **If I Die**

**Email:** [josh@ifidie.org](mailto:josh@ifidie.org)

**Website:** <https://ifidie.org/>

**Telephone:** 0191 278 7878

## **The Cremation Society**

**Email:** [info@cremation.org.uk](mailto:info@cremation.org.uk)

**Website:** [www.cremation.org.uk](http://www.cremation.org.uk)

**Telephone:** 01622 688292

**Address:** Brecon House (1st Floor), ME14 5DZ

## Sunlife – My Perfect Send-Off

**Website:** <https://www.sunlife.co.uk/life-cover/over-50-life-insurance/perfect-send-off/>

**Telephone:** 01622 688292

## Funeral Services Guide

**Email:** [info@funeralservicesguide.com](mailto:info@funeralservicesguide.com)

**Website:** <http://www.funeralservicesguide.com>

**Telephone:** 01622 688292

**Address:** Funeral Services Guide Ltd, N1 7GU

## Final Fling

**Email:** [info@finalfling.com](mailto:info@finalfling.com)

**Website:** [www.finalfling.com](http://www.finalfling.com)

**Telephone:** 0845 200 1132

## Money Helper

**Email:** [pensions.enquiries@moneyhelper.org.uk](mailto:pensions.enquiries@moneyhelper.org.uk)

**Website:** <https://www.moneyhelper.org.uk/en>

**Telephone:** 0845 200 1132

**Address:** Holborn Centre, EC1N 2TD

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## Related Articles

[Bereavement Benefit](#)

[When someone dies: a practical guide](#)

[Bereavement and grief](#)