

Funeral Costs: What Do I Need?

You are allowed to ask what things cost.

Coffins, cars, flowers, notices, cremation fees, celebrants and refreshments can create a lot of individual costs - while your head is trying to deal with everything else.

Ask what it costs. Ask what is included. Ask what is optional.
You are not being difficult.

Funeral Director

- ☐ Can I have a written estimate or price list?
- ☐ What is included in the funeral director's basic or professional fee?
- ☐ What is not included?
- ☐ Which costs are third-party or disbursement fees?
- ☐ Are there any fees that may change depending on what we choose?

Funeral director's basic / professional fee	£	
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Notes

Coffin

This was one of the stranger decisions for me. Darren was going to be cremated, so I found it difficult to understand spending a huge amount on a coffin that was ultimately going to be burned.

- ☐ What coffin options are available?
- ☐ What is the least expensive suitable option?
- ☐ What changes as the price increases?
- ☐ Are there any additional coffin-related charges?

Coffin chosen	£	
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Other option or price I want to compare

Burial or Cremation Costs

- ☐ What is the burial or cremation fee?
- ☐ If burial: is there a grave purchase or opening fee?
- ☐ Are there cemetery charges I need to know about?
- ☐ If cremation: are there additional crematorium charges?
- ☐ Are there forms or medical or statutory fees included separately?

Burial / cremation	£	
Other cemetery / crematorium costs	£	

Ceremony and People

- ☐ Celebrant, clergy or service fee
- ☐ Venue or room hire
- ☐ Musicians or other contributors, if wanted
- ☐ Order of service or printed material
- ☐ Any audio, visual or livestream costs

Celebrant / clergy / service	£	
Venue / room	£	
Printing / order of service	£	
Other ceremony costs	£	

Questions or notes

Transport and Other Extras

These may be useful, important to you, or completely unnecessary. The point is to know which is which.

- ☐ Hearse - is it included in the main fee?
- ☐ Additional funeral cars
- ☐ Transport from another location
- ☐ Flowers
- ☐ Funeral notice
- ☐ Preparation or viewing costs
- ☐ Embalming, if offered
- ☐ Refreshments or catering
- ☐ Venue after the funeral
- ☐ Other extras

Hearse / transport	£	
Additional cars	£	
Flowers	£	
Funeral notice	£	
Preparation / viewing	£	
Refreshments / catering	£	
Venue after the funeral	£	
Other extras	£	

Before I Agree to an Extra

Do I actually want this?

- ☐ Is this necessary?
- ☐ Is this optional?
- ☐ Is there a cheaper alternative?
- ☐ Is it already included somewhere else in the estimate?
- ☐ Am I choosing it because I want it, or because I think I'm supposed to?
- ☐ Can I decide later?

Is There Money Set Aside for the Funeral?

- ☐ Funeral plan
- ☐ Life insurance or policy that may help
- ☐ Money specifically set aside
- ☐ Employer or workplace benefit that may be relevant
- ☐ Other help or support
- ☐ Funeral Expenses Payment from Government

Details / provider

Reference / policy number

Who do I need to contact?

Payment

- ☐ Do I need to pay a deposit?
- ☐ When is the final bill due?
- ☐ Can the funeral director explain the payment options?
- ☐ Will I receive a final itemised invoice?

Deposit	£	
Due date		
Final payment due	£	

Payment notes

My Estimated Funeral Cost

Use this page to bring all the individual figures together. Ask for current prices and a written estimate wherever possible.

Cost / item	Amount
	£
	£
	£
	£
	£
	£
	£
	£
	£
ESTIMATED TOTAL	£

About this resource: This worksheet is based on my own experience of arranging Darren's funeral and the questions I wish people felt more comfortable asking. Funeral costs and what is included vary between providers and arrangements, so ask for current prices and a written estimate before agreeing where possible.