

## **Paying for a Funeral**

Many people worry about their ability to pay for a funeral and are concerned at the thought of leaving their family with a financial burden. To help with individuals may consider buying a funeral bond or pre-paid funeral but this can be reduced by considering the funeral in advance.

In general funeral plans can be tailored to suit personal choice so careful consideration should be given to selecting the most suitable plan. These can be purchased from most funeral directors and it is worth shopping around to find the service that best matches your choice.

Funeral bonds may be paid by instalments or by a lump sum payment. This allows the funeral to be paid at current prices, without further worry about escalating funeral costs in the future. Payment can be made through any participating funeral director, or direct to Golden Charter, Chosen Heritage, or similar schemes.

Insurance companies offer policies to cover funeral bills, which you can pay over a number of years. Some funeral directors will open a joint account with you, or offer other options to deposit money to pay the funeral account in future.

If the person responsible for the funeral or their partner is receiving certain benefits, financial help to pay for the funeral may be available from the Social Fund. A priority order has been introduced to establish who should be considered responsible for the funeral payment. This may be one or more relatives. No commitment towards paying the funeral should be made until the responsible person(s) has been established.

Finally, when a person dies without means in Glasgow and there is nobody to pay for the funeral, Glasgow City Council will fulfil this obligation. This will be a very basic service, generally a cremation, unless the deceased had expressed a specific objection to cremation prior to death. The cremation will be conducted with appropriate respect and dignity but there will be no service, no clergy, just a committal completed by the crematorium attendant. If there is a burial it will be in a communal lair and, as with cremation, there will be no service.