

Arranging a funeral

A practical guide and family workbook

For arranging a funeral now or recording your wishes in advance

Use this guide to understand the choices, compare costs and keep arrangements together. You do not need to complete every page. Start with the route that fits your circumstances, then print extra copies of the record sheets if needed.



England and Wales • Revised edition • Checked 8 October 2026

Published by The Probate Department. General guidance and introductions, not professional legal, financial or medical advice. Procedures differ in Scotland and Northern Ireland.

[Find services and information for your area](#)

The Probate Department.co.uk aims to offer the best possible general guidance to the bereaved. If you can suggest any way in which this could be improved, including this guide and the wider website, please email steve@theprobatedepartment.co.uk.

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Choose your route

A death has happened

Start with Immediate steps. Urgently check for a prepaid funeral plan before authorising collection, appointing a firm or signing. Agree lead organisers, consult the executors and confirm who can authorise decisions and pay.

I am planning ahead

First check whether a prepaid funeral plan already exists and tell the people likely to arrange your funeral how to use it. Then record your wishes. Complete ceremony and invitee sheets now; leave dates and bookings blank unless confirmed.

How to use the records

Mark each choice as a preference, agreed, booked or paid. A preference is not a booking. A funeral wishes record is not a prepaid funeral plan. Keep receipts and contract documents separately and note their location here.

This workbook relates to _____

Completed by _____ Date _____

Purpose ☐ Arranging now ☐ Planning ahead

Main contact _____ Phone _____

What matters most to us

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Immediate steps after a death

If someone may still be alive or urgent help is needed, call 999. If an expected death happens at home, contact the healthcare service responsible for their care and follow its instructions. In hospital or a care home, staff will explain the next steps. For an unexpected death, follow emergency service instructions and do not disturb the surroundings unnecessarily.

In England and Wales, a death not investigated by a coroner is independently reviewed by a medical examiner. Wait for confirmation that you can register the death. Registration is normally required within five days of that confirmation. A coroner investigation can change the process and timing. [1] [Registration steps on GOV.UK](#)

You can contact a funeral director early, but confirm when the person can be released and what paperwork is needed before fixing a funeral date. The funeral usually follows registration; coroner cases have different arrangements. [2]

- [] Confirm the next step with the healthcare team or coroner's office.
- [] Urgently check for a prepaid plan before authorising collection or booking.
- [] Ask what collection or transfer charges apply.
- [] Tell close family and agree lead organisers and one provider contact.
- [] Check availability before announcing the funeral date.

Who told us what happens next

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Who is arranging and paying

In England and Wales, executors normally have the legal responsibility and right to arrange the funeral, although family members may organise it by agreement. With no acting executor, establish who has priority to administer the estate. Cremation applications have separate eligibility rules. Seek urgent legal advice if authority is disputed. [7]

Being next of kin does not automatically authorise estate decisions. These belong to the acting executors or authorised administrators. Powers of Attorney end at death. A former attorney who is also an executor acts in that separate capacity, not under the Power of Attorney. [8]

The person signing may be personally liable for the bill. Confirm funds and reimbursement first. Ask the bank about paying an invoice directly before probate; never use the deceased's card or online banking. [3]

Lead organisers and contact details

1 _____

2 _____

Working together with tact

Grief can make disagreements unusually intense. Use extra tact, listen without pressure and include those closest to the person. Family fallings out can cause lasting harm. Record agreed choices and pause disputed extras where possible.

Executor or estate contact _____

Agreed provider contact _____

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What must be agreed before signing

Agree the main choices with the executors or authorised estate representative and those involved. Obtain a written itemised quotation showing the full expected cost, exclusions and estimated third party charges. Confirm changes in writing before extra costs are incurred.

- ☐ Prepaid plan checked; provider instructions and any refund agreed.
- ☐ Funeral type: burial or cremation; attended or unattended.
- ☐ Venue and target date; availability and release confirmed.
- ☐ Extras: flowers, staff or bearers, celebrant, programme or order of service, vehicles, music, notices and recording.
- ☐ Written itemised quotation; included items and extras identified.
- ☐ Source of funds, budget, deposit and payment deadlines agreed.
- ☐ Signer understands personal liability and cancellation terms.
- ☐ General wake plans: whether held, venue, numbers and budget.

Target date _____ Venue _____

Type of funeral and agreed extras

Quotation from _____ Date _____ Total £ _____

Source of funds and who approves changes

General wake plans and remaining decisions

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Existing plans and recorded wishes

Urgent check — ideally before death. Ask sensitively whether a prepaid funeral plan exists. Find the certificate, provider, reference and nominated funeral director. Tell family, executors and any care home where these details are kept. After death, check before authorising collection or committing to a funeral.

A missed plan can mean paying twice and losing some or all of its value. Contact the provider or its specified funeral director first. Ask what is covered, which firm must be used, any shortfall and whether proposed changes are allowed. Do not assume another firm's bill will be reimbursed. [4, 9]

If the plan will not be used, the person entitled under its terms should promptly request cancellation and a refund in writing. Ask the amount, deductions, required documents and deadline. Before asking the provider to start services, confirm the effect on cancellation and refund rights. Do not assume a refund is automatic, full or still available after services begin. [10]

There is no universal rule that activation or a separately arranged funeral always prevents a refund. Terms differ; some allow refunds for unredeemed plans after death. If a plan is found late, still ask the provider for its written decision. A plan already used cannot also be refunded as unused. [10]

Insurance and over 50s policies are different from prepaid plans. Check them separately; they may provide a cash payment rather than funeral services.

The FCA's 2024 survey found plan ownership of 10% at ages 65–74 and 15% at 75+. These are not an exact figure for everyone over 60. [11]

[Find or claim on a prepaid funeral plan — TPD](#)

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Funeral plan checks and decisions

Record provider confirmation rather than relying on assumptions. If no plan is found, use the TPD search page and check correspondence, bank payments and previous funeral directors. A search may not cover every provider.

Provider _____ Reference _____

Contact details _____

Documents kept _____

Cover exclusions and any additional cost

Plan decision ☐ Use ☐ Cancel and request refund ☐ Await advice

Provider confirmation by _____ Date _____

Services already authorised and by whom

Cancellation requested by _____ Date _____

Refund quoted £_____ Deductions £_____

Deadline and documents required

Written confirmation kept _____

Refund received by _____ Date _____ £_____

Wishes found where _____ Discussed with _____

People told where the plan details are kept

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Choose the kind of funeral

Consider the person's wishes, family needs, faith or beliefs and the available budget. A meaningful funeral does not depend on expensive additions.

Burial

Check cemetery or natural burial availability, grave rights, local eligibility, total charges and memorial restrictions. Buying burial rights is not usually ownership of the land. Ask about ongoing maintenance and permitted coffins.

Cremation

Ask about an attended ceremony, a brief committal or an unattended cremation. For an unattended service, establish where and when it happens, whether anyone can attend, how the person is cared for and how ashes are returned. A separate memorial gathering can be arranged.

Using a funeral director or arranging it yourself

You can arrange a funeral without a funeral director, but must coordinate care, transport, paperwork and the burial or cremation. Speak to the relevant council or crematorium before deciding. [2] [Funeral arrangements on GOV.UK](#)

Preference _____ Flexible on _____

Questions and decisions



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Choose a funeral director

Look at more than one provider where practical. Ask who owns the business, who will look after you and where the person will be cared for. A local listing or advertisement is not a guarantee of suitability.

Funeral directors must display a Standardised Price List, including on their websites, and their terms of business and specified business interests. Use these to compare services, then request a written quotation for your actual choices. [5]

- [] Who will be our named contact and who covers absences?
- [] Where will the person be cared for and can we visit?
- [] What are the collection, storage and out of hours charges?
- [] What is included, optional or charged by another provider?
- [] What deposits, payment deadlines and cancellation terms apply?
- [] Can you accommodate our faith, language and access needs?
- [] Who handles complaints and what external process is available?

Our priorities and questions

[Find your local TPD page](#)

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Compare written quotations

Compare like for like. A low headline price can exclude items you need. Record whether third party charges are included or estimated, and ask for an updated total when choices change.

Item to compare	Provider A	Provider B	Provider C
Name and quote date			
Collection and care			
Coffin and transport			
Funeral director fees			
Burial or cremation			
Officiant or celebrant			
Other extras			
Total including extras			
Deposit and due dates			
Cancellation terms			

Preferred provider _____ Quote valid until _____

What is missing or needs clarification

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Budget and payment record

Agree a comfortable maximum before choosing extras. Funeral costs can include the director's services, burial or cremation fees and third party charges. Keep a contingency for changes. [2]

Maximum budget £_____ Confirmed funds £_____

Cost or supplier	Agreed cost	Paid	Balance
Funeral director	£	£	£
Burial or cremation	£	£	£
Officiant or celebrant	£	£	£
Flowers and notices	£	£	£
Printing and livestream	£	£	£
Wake and catering	£	£	£
Travel and other items	£	£	£
Contingency	£	£	£
TOTAL	£	£	£

Deposit due _____ Final payment due _____

Person managing payment _____

Receipts and invoices kept _____

Reimbursement agreed with _____ Date _____

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Help with costs

There is no universal government death grant. Check the payments below and any pension scheme, employer death benefit or insurance. Confirm eligibility and payment timing before relying on money for the funeral.

Funeral Expenses Payment

This may help if the person arranging the funeral receives a qualifying benefit and meets the relationship and responsibility rules. In England and Wales, apply within six months of the funeral, including if a qualifying benefit decision is pending. Check current eligibility and what is covered. [6]

Bereavement Support Payment

This is separate from Funeral Expenses Payment and is not means tested. Eligible surviving partners below State Pension age may receive £2,500 then 18 monthly payments of £100, or £3,500 then £350 monthly at the higher rate. National Insurance and relationship rules apply; unmarried partners have additional child or pregnancy conditions. Claim within three months for the full entitlement; claims are usually possible up to 21 months. [12]

[Check Bereavement Support Payment](#)

A child or baby funeral

The Children's Funeral Fund for England can help with specified costs for a child under 18 or a stillborn baby after the 24th week of pregnancy. Wales has different arrangements. Ask the funeral director or local authority about the relevant support. [2]

If no one can arrange or pay

Contact the local council or relevant hospital before entering a contract and ask about a public health funeral. Rules and available arrangements differ; it is not a general reimbursement scheme for a funeral already booked.

[Check Funeral Expenses Payment](#)

[MoneyHelper help paying for a funeral](#)

Who we will contact and what we need

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Record wishes in advance

Tell someone trusted where these wishes are kept. Avoid relying only on a Will, which may not be read before arrangements begin. Discuss wishes with the people likely to organise the funeral; funeral wishes are not generally legally binding in England and Wales.

Name _____ Recorded on _____

Preferred burial or cremation _____

Preferred place _____

Faith or belief and ceremony _____

What matters most

What can be changed if unavailable or too expensive

Budget preference £ _____ Funding details kept _____

Existing plan ☐ Yes ☐ No ☐ Unsure See pages 7 and 8

Status ☐ Wishes only ☐ Some arrangements confirmed

Person told _____ Copy kept _____

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Ceremony and personal touches

Agree the length of the ceremony and what the venue permits. Check music, recording, copyright and livestream arrangements with the venue or provider. Discuss privacy before sharing images or recordings publicly.

Venue _____ Date and time _____

Officiant or celebrant _____

Celebrant briefed by _____ Meeting date _____

Memories and readings due _____ Draft approved by _____

Approval deadline _____ Final version confirmed _____

Religious or belief requirements _____

Music and when it should play

Readings photographs and memories

Flowers or donations _____

Dress preferences _____

Livestream or recording arrangements _____

Status ☐ Preference ☐ Agreed ☐ Booked

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People taking part

Ask before assigning a role and offer a backup if someone is unable to take part. Give the officiant names and pronunciations, and agree a deadline for contributions.

Person and contact	Role or contribution	Confirmed

Coordinator _____ Contributions due _____

Pronunciations and important notes

Backup speaker or reader _____

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Invitees and invitations

Copy this sheet as often as needed. Count households and individuals separately for catering. A public notice is optional; avoid publishing private addresses or personal details without agreement.

Name or household	Contact or invited by	Sent	Reply	Guests

Total people expected _____ Invitation coordinator _____

Reply by _____ Funeral details confirmed [☐]

People to notify who cannot attend _____

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Death notices and attendance

Agree whether the funeral and wake are public, by invitation or family only. They can have different attendance rules. A death announcement need not include funeral details. Tell the funeral director, celebrant and anyone publishing a notice what has been agreed.

Funeral ☐ Public ☐ By invitation ☐ Family only

Wake ☐ Public ☐ By invitation ☐ Family only ☐ None

Death notice ☐ Yes ☐ No ☐ To decide

Newspaper website or other publication

Notice prepared by _____ Approved by _____

Submission deadline _____ Publication date _____

Agreed cost £ _____ Person paying _____

Wording and information to include

Flowers or donations and instructions

People who need a private message instead

Check names, dates, venue, attendance wording and donation details before publication. Publish only confirmed arrangements. Avoid private home addresses and mention any later public memorial separately.

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Guests and practical needs

Ask guests privately about support they need. Record only necessary details and do not circulate sensitive information in a general guest list.

- [] Venue capacity and seating confirmed.
- [] Step free access toilets and hearing support checked.
- [] Transport parking and arrival times explained.
- [] Travel and accommodation information shared.
- [] Support for children and vulnerable guests agreed.
- [] Remote access details tested if offered.

Guest or household	Support needed	Person arranging

People unable to attend and how to include them

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Wake and refreshments

A gathering can be simple, held later or omitted. Check room hire, minimum spend, cancellation terms and the final date for catering numbers.

Venue _____ Contact _____

Date and time _____ Expected guests _____

Budget £ _____ Quote £ _____

Final numbers due _____ Deposit due _____

Dietary needs communicated to _____

Accessibility and transport _____

Food drinks and arrangements

Who will help and what they will do

Status ☐ Preference ☐ Agreed ☐ Booked ☐ Paid

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Bookings and contacts

Keep one agreed record. Write the actual confirmation date and payment status; do not mark an enquiry as booked.

Service and contact	Reference or details	Confirmed date
Funeral director		
Cemetery or crematorium		
Officiant or celebrant		
Wake or catering		
Flowers		
Printing or notices		
Transport		
Other		

Contracts and confirmations kept

Lead organisers _____ Provider contact _____

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Actions and deadlines

Use this for arrangements now or planning ahead. Give each action an owner. Print extra copies as needed.

Action	Person responsible	Target date	Done date

What needs deciding next

Next review date _____

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Final checks before the funeral

- [] Date time and all venues confirmed in writing.
- [] Required paperwork and release arrangements confirmed.
- [] Final quotation agreed and payment arrangements understood.
- [] Names pronunciations music and readings checked.
- [] Speakers and other participants know their roles.
- [] Invitations directions and remote link sent where needed.
- [] Access transport parking and seating needs addressed.
- [] Catering numbers and dietary information confirmed.
- [] Flowers donations printing and notices checked.
- [] Ashes collection or burial arrangements understood.
- [] A backup contact and plan for unexpected changes agreed.

Checked by _____ Date _____

Outstanding issues

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After the funeral

Agree who will receive the ashes and tell the crematorium in the application. The applicant normally specifies who collects them or whether the crematorium should bury or scatter them; rules govern release. Confirm storage, collection deadlines, charges and permissions.
[7]

- ☐ Final invoices checked against agreed arrangements.
- ☐ Ashes received or collection arranged if applicable.
- ☐ Flowers belongings and photographs collected.
- ☐ Thank you messages or donation acknowledgements arranged.
- ☐ Memorial options and any permissions checked.
- ☐ The executor or administrator has relevant invoices and records.

Ashes recipient and wishes for keeping scattering or burial

Named recipient _____ Contact _____

Collection by _____ Date _____

Kept at _____ Urn or container _____

Wishes and arrangements

☐ Keep ☐ Scatter ☐ Bury or inter ☐ Decide later

Place _____ Permission from _____

Who to include _____ Planned date _____

Written instructions kept _____

Do not rush an irreversible decision if family members disagree. Record who has been consulted and what is agreed.

For estate administration, use the TPD probate guidance or seek a suitable professional. Funeral arrangements and probate are separate tasks.

[TPD probate guidance](#)

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Planning ahead and reviewing wishes

Share a copy with the person likely to arrange the funeral and keep it accessible. Do not include passwords, bank card numbers or unnecessary medical details. Tell people whenever you change the arrangements.

If considering a prepaid plan, check the provider’s FCA status, what it covers and how changes, cancellation and complaints work. Compare this with other ways of setting aside money. This guide does not recommend or arrange a particular plan. [4] [Check the provider with the FCA](#)

Preference or arrangement	Status	Evidence kept where

Use status: wish / discussed / booked / paid. Record paid amounts separately.

Copy shared with _____

Last reviewed _____ Next review _____

Changes and who has been told

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Local help and concerns

Your TPD local page can help you find funeral directors, celebrants and other services. Check details and suitability directly. Coverage is developing and some listings or placements may be paid advertisements.

[Find information for your area](#)

For concerns about a funeral service, raise them with the provider promptly and ask for its written complaints procedure. Keep the contract, quotation and a clear record of what happened. Ask about any applicable trade association or independent dispute process; availability depends on the provider.

Local contacts we have chosen

TPD is an information and introduction service. We are not probate lawyers and give general guidance rather than professional advice. We receive advertising income and may receive a share of the marketing budget of some firms we introduce. Paid placement is not a professional endorsement.

[Contact TPD or use our enquiry form](#)

This workbook contains private information. Keep your completed copy securely; there is no need to send it to TPD.

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Sources and further reading

Practical record sheets are suggestions. Sources support the procedural and consumer information. Revised checks 8 October 2026; check current requirements before making arrangements.

[1 Registering a death and medical examiner confirmation](#)

[2 Arranging a funeral and available choices](#)

[3 MoneyHelper planning and paying for a funeral](#)

[4 FCA funeral plans and provider authorisation](#)

[5 CMA things to know when arranging a funeral](#)

[6 Funeral Expenses Payment eligibility and claims](#)

[MoneyHelper help paying for a funeral](#)

[7 Law Commission current law on funeral responsibility paragraphs 12 59 to 12 62](#)

[8 GOV UK when a lasting power of attorney ends](#)

[9 FCA concerns about missed funeral plans paragraphs 2 15 to 2 16](#)

[10 Aura terms on cancellation and unredeemed plans example only](#)

[11 FCA Financial Lives 2024 funeral plan ownership slide 129](#)

[12 GOV UK Bereavement Support Payment eligibility rates and deadlines](#)

Written for The Probate Department by Steve Pett CmpnSWW, AffSTEP, DMS. Illustrations are AI generated and depict fictional people and settings.

For printing: A4 portrait. Print only the sheets you need. For digital use: use the supplied linked PDF. The Word copy is editable; update index page numbers if you add pages.

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