LEGAL & FINANCIAL fact sheet

Arranging funerals

A guide for people with cancer, their families and friends

Arranging a funeral following a loved one's death can seem overwhelming. This fact sheet provides information on the types of funerals available, what you'll pay for and choosing a funeral director.

Making funeral arrangements

The person named as the Executor in the Will is usually the one who organises the funeral. The Executor has legal permission to make decisions. They can also choose to let someone else (e.g. a family member or friend) take care of the arrangements.

If there is no Will, the person's next of kin (usually a close family member) or a close friend can organise the funeral.

Planning your own funeral

Some people choose to plan their own funeral in advance. This will give you the chance to find a funeral director you are happy with and make the arrangements you want.

You can do this by speaking to a funeral director and prepaying for the type of funeral you want (see page 4). It's a good idea to keep a prepaid funeral contract in a safe place with your Will.

Why use a funeral director

A funeral director helps you plan and organise the funeral. While you don't have to use a funeral director, they can manage a lot of the organisation and administration at a difficult time. They can take care of things like transporting the person who died and arranging the service (should you want one). They can also help with applying for a death certificate and writing a newspaper notice.

When choosing a funeral director, think about what kind of funeral you want or the wishes of the person who died, and how much you want to spend.

You can find a funeral director by asking friends or family for recommendations or contacting a funeral director organisation (see page 4). It's okay to contact a few funeral directors before deciding. You can ask questions and get quotes to help you choose what's right for you.

Information to collect

Gathering these details and documents of the person who died will help you arrange their funeral:

Details

- full name, address and date of birth
- place of birth and how long they have lived in Australia
- occupation and religion (if known)
- names of their parents (including maiden names)
- details of any marriages, including names of spouses, dates, and places
- names and ages of any children.

Documents

- a copy of the Will (if there is one)
- details of any prepaid funeral plans, funeral insurance or funeral bonds
- any licences for burial plots or cremation agreements
- Centrelink or Department of Veterans' Affairs details (if they received benefits)
- a death certificate.

Types of funerals

There are different types of funerals to choose from. Some people may have written down what they want before they died or talked about it with family. Others may leave it up to loved ones to decide.

Funerals can be simple or more detailed, and the cost can vary. What you choose may depend on your budget, your beliefs, and what feels right for your family. Below are some common types of funerals.

Basic funeral

A basic funeral is the lowest-cost option. It may also be called a budget or economy funeral. It includes:

- one simple service, either at the funeral home or at the burial or cremation site (usually on a weekday between 8am and 5pm)
- transport of the person who died (up to 30 km per trip)
- storage of the body
- basic preparation of the body for burial or cremation (not for viewing)
- the least expensive coffin
- management of important paperwork, e.g. death certificates and cremation permits
- burial or cremation.

Not all funeral directors offer basic funerals, so it's important to ask. By law, if they do offer basic funerals, they must give you a written quote called a basic funeral notice. Even if the customer does not want a basic funeral, the funeral director must still give them a basic funeral notice so they know it's an option. A basic funeral can cost $5000 or more.

Coffin or casket?

Both coffins and caskets are used to hold the body for burial or cremation. There is a difference between the 2 options:

- **Coffin –** This is shaped to fit the body, so it's wider at the shoulders and narrower at the feet, with 6 sides.
- **Casket –** This is rectangular, with 4 sides, and often has a hinged lid. Caskets may have more decorative features and are usually more expensive than coffins.

The choice between a coffin and a casket is up to you and may depend on cost, personal preference or cultural traditions.

There are not-for-profit organisations that can help people experiencing financial hardship or distress access affordable funerals. Two examples are Tender Funerals (tenderfunerals.com.au) and Salvos Funerals (salvosfunerals.com.au), a Salvation Army initiative.

Full-service funeral

This is the most expensive type of funeral. It includes extras like flowers, a church service, viewing of the body, special coffins or caskets, memorial keepsakes, refreshments and car transport for mourners.

The cost depends on your choice of funeral director and optional extras. Burials are more expensive than cremations because a plot of land must be purchased from the cemetery.

A full-service funeral can cost $10,000 or more. Ask for a written quote that lists all costs, including burial or cremation fees.

Direct committal

This is a cheaper option than a basic funeral. It's a burial or cremation without a service. Family and friends do not attend, but you can hold a memorial later at another place.

Destitute funerals

If the person who died had no money or assets, and no-one can pay for the funeral, the hospital or local health service may arrange and pay for a basic funeral. If the person died far from home, the hospital or local health service may also pay to return the body.

Destitute funerals are arranged with funeral operators contracted with the State Government.

"I had promised Mum that after she died, I would make sure she had her favourite lippy on. I did this at the funeral parlour before the final viewing of her body. She was wearing the dress we had chosen together." JUDITH

Options for paying for the funeral

The person who arranges the funeral is usually the one who pays for it. Funerals can be expensive, but there are different ways to help cover the cost. Talk to the funeral director about payment options before you agree to anything. The table below explains where money might come from and what you need to know.

Payment options	How it works	Things to know
Estate	Money from the person's bank account or property may be used to pay for the funeral before the estate is fully sorted out.	Ask the bank if this is possible.
Contributory fund	Small payments made during life go towards funeral costs with a specific funeral director.	Few funds still exist in NSW. Check the fund's rules.
Prepaid funeral fund	You choose a funeral director and pay for the funeral in advance, either all at once or in instalments.	Money is held safely. Make sure you know what is covered and get advice if unsure.
Funeral insurance	You pay regular premiums and get a set amount of money when you die.	Premiums may go up and cost you more than the benefit your family will receive. You may not get money back if you cancel and only accidental death is covered in the first 12 months.
Funeral bond	You put money aside that earns interest and is used for your funeral.	Money cannot be taken out early. Centrelink does not count it in asset tests. Visit moneysmart.gov.au for more details.
Services Australia	A bereavement payment may be available if the person who died or their partner or carer is a Centrelink client.	To check your availability, call 13 23 00 or visit servicesaustralia.gov.au.
Department of Veterans' Affairs (DVA)	DVA may pay for some or all funeral costs for returned service people.	May include a funeral or bereavement payment. Call 1800 838 372 or visit dva.gov.au.
Aboriginal Land Council	May offer a funeral grant of up to $1000 for Aboriginal people living in NSW.	Visit alc.org.au for details.
Clubs and unions	Some clubs or unions may help pay for a member's funeral.	Contact the club or union to ask.
Superannuation	You may be able to access your super early to pay for a dependent's funeral.	Apply through Centrelink first, then check with your super fund.

Cancer Council offers a range of financial information and support for people affected by cancer. Resources you may find helpful include our fact sheets *Superannuation and cancer* and *Estate administration*. Call Cancer Council 13 11 20 or visit your local Cancer Council website to download.

Funeral expenses

The final costs of the funeral service will depend on the type of funeral you have chosen. Funeral costs can vary a lot. The 3 main parts of the cost are:

Funeral director's fees – These cover their services, like organising the funeral, talking to the cemetery or crematorium, placing newspaper notices, and providing a hearse and staff on the day.

Merchandise costs – These include things like the coffin, urn, memorial book and service booklets.

Disbursements – These are costs the funeral director pays for you, such as cemetery or cremation fees, flowers, refreshments and newspaper notices.

Rules for prepaid funerals

In most parts of Australia, prepaid funeral funds and contributory funeral funds must follow rules to protect your money. These rules help make sure the money you pay is kept safe and used for the funeral you have planned.

Each state and territory has different laws. For example, in NSW, funeral funds must be registered with NSW Fair Trading. You can find out more about these laws and your consumer rights by calling NSW Fair Trading on 13 32 20 or visiting nsw.gov.au.

In other states and territories, rules may be managed by consumer protection agencies or follow national standards under Australian Consumer Law.

Some funeral directors limit prepaid schemes to the parts of the funeral they have control over, such as personal services and the coffin, and may not include the burial or cremation.

Before joining a funeral fund, ask:

- Is the fund registered or approved in your state?
- Can your fund be transferred to a different state if you move?
- What happens to your money if the funeral director goes out of business?
- What funeral costs are covered?

You can visit servicesaustralia.gov.au for more information about funeral funds.

Useful websites

You can find many useful resources online, but not all websites are reliable. These websites are good sources of support and information.

Funerals Australia	03 9859 9966 **funeralsaustralia.org.au**
National Funeral Directors Association of Australia (NFDA)	1300 556 860 **nfda.com.au**
Services Australia	**servicesaustralia.gov.au**
MoneySmart (Australian Securities and Investments Commission or ASIC)	**moneysmart.gov.au**

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Cancer Council acknowledges Traditional Custodians of Country and recognises the continuing connection to lands, waters and communities. We pay our respects to Aboriginal and Torres Strait Islander cultures and to Elders past and present.

Cancer Council