

My funeral wishes

Your funeral, your way

Funerals are an important way of celebrating and honouring the things that matter to us in life. But when it comes to thinking and talking about our own wishes, it can be difficult to know where to start.

As your local hospice, we're here to help, regardless of whether you currently access our services.

Your information pack is full of information and resources compiled by our friendly, expert team, supporting you to think about what you want from your funeral when the time comes.

Talking about dying won't make it happen faster - but it can help friends and family in the future, ensuring you're remembered for what makes you, you.



Things to consider when planning your funeral

- Would you prefer burial or cremation?
- Do you have any fears regarding either?
- Do you have religious/cultural beliefs that need to be factored in?
- Is it important that family have a physical place to visit?
- Do you have a family plot?
- Do you have family to upkeep a grave?
- Is cost a factor for you?
- What would you want doing with your ashes?

You can print our funeral wishes pack or view online, but if you have any queries or would like someone to support you to plan your funeral, please contact our friendly experts in the Wellbeing Team on (01423) 878 189 or email info@saintmichaelshospice.org

"Funeral planning is an essential part of preparing for the end of life. While it can be a difficult subject to approach, funeral planning can be essential to relieve the burden from loved ones at a difficult and emotional time.

"Making arrangements in advance, and having open discussions offer peace of mind for the individual coming to end of life, and their loved ones. It really allows people to achieve the send-off they want, and ensures their wishes are respected.

"The planning also highlights any financial concerns related to a funeral, and once discussed, can ease some of the burden for all involved." - <u>Vanessa Howarth, Wellbeing Network</u>





""Planning your funeral gives you the ideal opportunity to ensure that your life and wishes can be celebrated by those you love and care about, exactly how you wish. This may include including your favourite songs and readings or remembering charities close to your heart. This could include a collection at your funeral in lieu of flowers, or leaving a gift in your will."

- Beth Crewe, In Memory & Legacy Manager

Who we are

Saint Michael's Hospice is part of an independent charity, and we're here to ensure local people affected by terminal illness across the Harrogate district can access high quality, personalised care.

Saint Michael's values choice, autonomy and seeks to empower those in need of our services. This means offering support where and when it matters most.

We do this by offering a range of services from our Hornbeam Park-based hospice, and out in the community in people's own homes. We are also passionate about working in partnership to enable others to offer hospice-standard care.

The majority of our services are funded thanks to the generous support of individuals, businesses and other organisations in our community.

You can find out more about our services at saintmichaelshospice.org

Planning your funeral

A funeral service, or ceremony, is an opportunity to remember the person who died and to celebrate their life. You can plan ahead for your funeral, by taking some time to think about what you'd like, making some decisions - and sharing your plans with family and/or friends.

It can be as big or small as you want, or feels right for you. You can choose your own coffin, funeral location, who is officiating, flowers, music and more.

Faith and customs can be factors that often define what happens at a funeral.

Making an appointment with a funeral director - or researching local firms is a good place to start - they can give advice to help plan and pay for your funeral.

There are many different types of funerals to consider. They vary in cost and what they offer. You would need to check what is included and what is not for each option:

- Traditional funeral service as wished
- Direct burial no service, attendees or ceremony
- Direct cremation no service, attendees or ceremony
- Unattended funeral no service, attendees or ceremony

Attended versus unattended service:

- Cost difference
- Can you talk to loved ones about this?
- Do finances play a role in the decision?
- If unattended, what would you like people to do?



Planning your funeral - continued

Discretionary costs/ other things to consider:

- Notice in paper
- The wake place, food, drink, activities etc
- Printed order of service
- Flowers
- Special transport
- Pallbearers
- Celebrant
- Church fees
- Headstone/plaque
- Look around a crematorium
- Talk to celebrant
- Speak with vicar

Ways to reduce costs include:

- Obtain quotes from several funeral directors
- Chose cremation rather than a burial (although there may be exceptions)
- Buy or make a coffin instead of using the undertaker's options. You can even choose cardboard eco-friendly ones ordered online, which can be decorated how you like
- Not having a church service
- Not have flowers or use artificial flowers



Paying for your funeral

You could:

- Pay for your funeral in advance with a prepaid funeral plan or insurance
- Leave money in your estate to cover funeral costs when you die.
 When the time comes, the executor of the estate will take care of the funeral bill

If you do not have a pre-paid funeral plan, or those close to you can't afford a funeral, there are options that can help to reduce funeral costs.

If your family receive certain benefits, they can get help to pay for the funeral by applying for a Funeral Expenses Payment from the government (or Funeral Support Payment in Scotland).

Visit <u>gov.uk/funeral-payments</u> for more information.

For further advice and support on how to reduce the cost of the funeral, you can call Quaker Social Action's Down to Earth on 0208 983 5055.

They'll be able to talk you through wants and wishes of a funeral package, and help you access government support and charitable grants if needed.

For more information, visit <u>quakersocialaction.org.uk/we-canhelp/helping-funerals/down-earth</u>



Did you know?

Burial

In England, you have the right to be buried in the churchyard of the Church of England parish in which you die, regardless of church attendance, if space is available and it is not closed to new burials.

Each diocese has Churchyard Regulations explaining graveyard rules, including for headstones, memorials and burial of ashes. There are fees to dig a new grave, open a grave, move a headstone, or add an inscription. Speak to the vicar about local rules and fees.

Burial at sea

You need a licence for England and offshore areas of Wales. Visit gov.uk/guidance/how-to-get-a-licence-for-a-burial-at-sea-in-england

Natural burial grounds

There are over 270 natural burial sites following environmentally friendly principles in the UK. They are often cheaper than a cemetery. They may be managed by the local authority or privately owned in a dedicated nature reserve or woodland. You may be able to buy a plot in advance. Most do not allow a traditional headstone but allow another marker.

For information, contact your local authority or the Natural Death Centre (NDC). The NDC helped create a network of woodland burial sites and runs the Association of Natural Burial Grounds, with its own code of practice that members must follow.

For information about local services, visit <u>gov.uk/find-bereavement-services-from-council</u>



Other things to consider

Cremation/burial without a coffin:

Cremation

Not all crematoria accept shrouds, so you would need to check with individual crematoriums. There are regulations about shrouds that have to be adhered to legally and approved. Funeral directors would advise on this. Being shrouded is no different to any other service. You would be placed on a wooden board/ plinth of some sort and carried into the service hall, in the same way a coffin would.

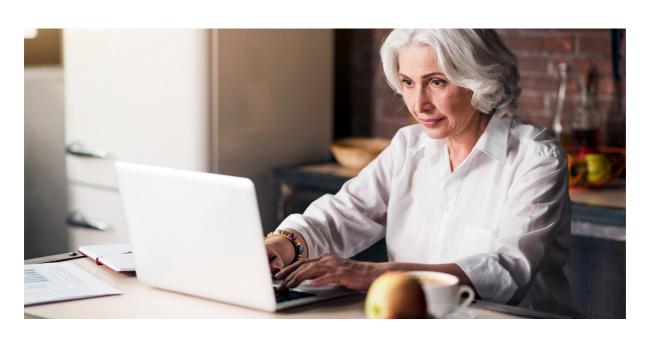
Burial

You would need to check with the undertakers and the celebrant regarding shrouding. There are regulations about shrouds etc that have to be adhered to legally and approved (the funeral directors would advise on this/ make sure adhered to). Being shrouded it is no different to any other service, You would be carefully placed on a wooden board/ plinth of some sort and carried into the service hall in the same way a coffin would.

<u>Digital information/ social media</u>

A digital legacy is the digital information we create during our lifetime that is still available after someone has died. This can be photographs, videos and other information on personal devices and hard drives, or information held by others such as journals and social media accounts. If family/friend has access to your log in details the process is usually much simpler, but this is not essential for closing accounts.

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Managing your digital legacy

Facebook:

There are three options to consider for Facebook accounts:

- Leave your account as is, however, this may mean people can still engage with your account and it can be difficult for others to see.
- Have the account memorialised so friends can see the photos and information on the page. The account will state it has been memorialised so friends searching for the account will know you have died. If you nominate a person as a 'legacy contact', they can administer the account after your death.
- Have the account permanently deactivated. For more information visit Facebook and using the 'Help' guide search for 'deceased'.

<u>Instagram</u>

• Instagram has the same options as Facebook, whether to memorialise or deactivate the account. For more information visit Instagram, using the 'Support' guide search for 'deceased'.

Twitter/X

• Automatically closes accounts after six months of inactivity but this account can be reactivated if someone is able to log in using their account details. Alternatively, you can contact Twitter and request they officially deactivate/delete the account. For more information visit Twitter, using the 'Help centre' and search for 'deceased'.

Others

- For all other social media platforms/accounts/online gambling etc, search their website for information on what to do after someone has died.
- It is likely they will need to send your information as well as a visual copy of your death certificate.
- For more information on digital legacies visit the 'Digital Legacy Association' website: <u>digitallegacyassociation.org</u>

Junk mail

• There are some systems designed to reduce the amount of marketing post being sent to the person that has died, but unfortunately it may not stop all of them. Registering the name and address of the person who has died with the free service on the following website should stop advertising mail within six weeks:

<u>thebereavementregister.org.uk.</u> Alternatively, call the automated phone line on 0800 082 1230.

Conversation prompts

We know talking about death and dying isn't easy. We believe in starting those conversations early, so your loved ones know what you'd choose when the time comes.

The following questions are designed to get you talking and help you share your wishes with your family and friends. Ask the questions whenever it feels appropriate, there is no right or wrong way to use them:

- Have you ever thought about your funeral service?
- Would you prefer to be buried, cremated, or something else?
- What role, if any, should faith or beliefs play in your funeral?
- What would be your funeral dress code: black, bright colours, or something else?
- Do you want flowers?
- Complete the sentence: "The outfit I want to be buried or cremated in is..."
- Have you thought about music/readings you would like at your service?
- Name three songs you'd like played at your funeral.
- If any band or musician could perform at your funeral, who would you choose and why?
- Who would you like to give you a eulogy/read a poem?



Conversation prompts continued

- Do you have a favourite poem/ reading?
- Have you thought about what happens after your funeral?
- Where would you like your wake to be held?
- Complete the sentence: 'At my wake, the food will include...'
- Do you want to leave money to a charity, or have a funeral collection for them?
- How would you like your burial place to be marked?
- What would you like to happen to your ashes?
- What would you like to be remembered for?
- Complete the sentence: 'If people do one thing in my memory, I'd want it to be...'
- What is important that people know about you?
- Complete the sentence: 'It might surprise you to learn this, but I once...'
- What's the last song you'd like to hear before you die?
- What's the most daring thing you've ever done?
- As a child, what did you want to be when you grew up?
- Which of your body parts, if any, would you be willing to donate to science?
- Who would you like to lead your funeral e.g your vicar, a humanist celebrant, a family member?

Legacy gifts

You can help Saint Michael's continue to care for years to come through a gift in your will. With demand on our services increasing, there is a need to safeguard our work for future generations to access.

Once you have provided for people that you love and care about, including a gift in your will to Saint Michael's can make a real difference to those accessing our services in years to come. Everyone deserves to be cared for when they are facing terminal illness or bereavement, but without the unwavering help of our local community, we would not be able to continue providing this care. Gifts of all sizes help to fund our services and a gift in your will, will make a difference.

We are here if you would like to discuss gifts in wills and how they impact our services. Please contact Beth Crewe on (01423) 878 628 or email bcrewe@saintmichaelshospice.org to find out more.

Our services for you

Saint Michael's provides a range of services which may be able to support you - whether you're living with a terminal illness or not. To find out more about how we can help, visit saintmichaelshospice.org, call our Wellbeing Team on (01423) 878 189 or email info@saintmichaelshospice.org



My wishes

Once completed, you can give this to someone close to you or your solicitor, if you wish.

My name	
My address	
PostcodeTe	e
Date of birth Place	e of birth
I would like to be buried/ cremo	ated.
Please tell us more about this (with anything special):	in what, wearing,
I would like my funeral to be re Please tell us more about this:	
I would like music/ readings/ p Please tell us more about this:	
After my funeral I would like:	



My wishes-continued

I have considered/I have

Thave considered/Thave		
Budgeted for my funeral		
Taken out a funeral plan with		
Identified service providers such as funeral directors		
Written a will		
Appointed a Power of Attorney		
Collected together documents needed to register my death		
I have considered/I have compiled		
A list of who to contact in the event of my death		
A list of banks/financial institutions e.g mortgage		
A list of all important documents and where to find them		
Additional notes:		

At Saint Michael's Hospice, we value choice – recognising and supporting each person as an individual with unique journeys, experiences and needs. We understand that not everyone wants a funeral and find this subject difficult to discuss. If this is the case, you can use our funeral wishes pack to ensure your wishes of not having a funeral are also taken into account.

Useful resources

Useful links

gov.uk/funeral-payments

Get help with funeral costs (Funeral Expenses Payment). Funeral Expenses Payment (also called Funeral Payment) helps pay funeral costs if you get certain benefits. Find out more about eligibility, how to claim, and access the relevant forms.

gov.uk/when-someone-dies

The steps you must take when someone dies - register a death, report a death with Tell Us Once, coroners, funerals, bereavement help and support.

bereavementadvice.org

Step-by-step checklist on what to do following a death, including checklist.

<u>ageuk.org.uk</u>

Factsheet for planning your funeral with a form to complete to give to family/friends; and a step-by-step guide on what to do when someone dies.

goodfuneralguide.co.uk

Not-for-profit organisation that exists to support, empower and represent the interests of dying and bereaved people living in the UK.

naturaldeath.org.uk

The National Society of Allied and Independent Funeral Directors: saif.org.uk

The National Association of Funeral Directors: nafd.org.uk

