

Planning a funeral

The decisions, the costs, and what genuinely matters.

Planning a funeral under pressure is one of the hardest things grief asks of you. Use this to make decisions at your own pace, and to know what a funeral director will ask. A simpler farewell is no less loving.

DECISIONS TO SETTLE FIRST

☐ **Burial or cremation?**

The biggest decision. Cremation is the most common choice in Australia — ashes can be kept, scattered, interred, or made into jewellery.

☐ **What kind of farewell**

A full service, a small gathering, or a direct cremation with no service. All are valid.

☐ **Who will lead it**

A faith leader, or an independent celebrant. Celebrants can be booked separately from the funeral home.

☐ **Check for a prepaid plan or funeral bond**

Ask the funeral director or check the paperwork — they can look it up. Some super funds release money early for funeral costs.

CHOOSING A FUNERAL DIRECTOR

☐ **Get an itemised quote in writing**

It's your right to ask for one.

☐ **Compare at least two providers**

A full funeral runs \$8,000–\$20,000 on Moneysmart's figures. Prices vary widely for the same service — in NSW, QLD and WA providers must publish them.

☐ **Question every "package"**

Ask exactly what's included, and unbundle anything you don't need.

☐ **Consider supplying your own coffin**

You can buy one directly from a coffin supplier, or build one.

THE OPTIONS — ASK FOR AN ITEMISED QUOTE

☐ **Direct cremation (no service)**

No service, no viewing, ashes returned to you. A fraction of a full funeral.

LOWEST

☐ **Simple funeral with a service**

MID

☐ **Traditional funeral with burial**

HIGHEST

☐ **Natural / green burial**

Biodegradable coffin or shroud, often in a bush setting.

VARIES

☐ **Home funeral (DIY)**

Legal in every state. Mainly the cremation or burial fee.

LOWEST

IF MONEY IS SHORT

☐ **Ask about your state's destitute / contract funeral scheme**

Every state has one for people who genuinely cannot afford a funeral.

☐ **Talk to a hospital social worker or your GP**

They can point you to the right help.

☐ **Call the National Debt Helpline: 1800 007 007**

Free, independent financial counselling.

☐ **Ask the bank to pay the funeral director directly**

Banks can release funds from the deceased's account for funeral costs, even before probate.