

## How do I pay for the funeral?

A deceased's estate pays for the funeral.

The question is how. Often as soon as the person dies the bank and investment accounts are all frozen.

The funeral home may offer to take payment by credit card. This meets the funeral home's need to be paid right away, but it may not be a good choice for the person paying.

The accounts may be frozen for months. The person who paid for the funeral will be out of pocket during that time, and may be paying interest charges as well.

If there is enough money, the bank will pay for the funeral and burial or cremation. The bank will only pay the funeral home directly. The invoice is sent to the bank and the bank sends a money draft to the funeral home. The bank will not pay back a person who paid for the funeral on a credit card.

Municipalities in Ontario provide assistance to pay for a funeral and burial if a person dies without assets. The funeral home can provide the information about this assistance.

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