

Funeral Cost Planning Checklist

A Clear Breakdown Of What A Singapore Funeral Typically Costs

Funeral costs in Singapore vary depending on the casket chosen, the wake venue, the length of the wake, and the type of service — which can make it hard to picture the full arrangement in advance, especially at short notice. This checklist walks through where the money typically goes for a Christian, Catholic, or freethinker funeral, so your family can plan with a clear picture and feel confident about the choices ahead, rather than caught off guard.

A note on the figures in this guide: they are indicative ranges based on typical Singapore arrangements, not fixed prices. Costs vary by operator, the choices your family makes, and change over time — always request a current, written quote, and check government fee schedules directly for cremation, burial, and columbarium charges.

1. Contact Your Funeral Director First For A Written Quote

Before anything is decided, ask your funeral director for an itemised quote in writing — not just a single bottom-line figure. A trustworthy director will happily break down exactly what's included, flag which items are optional add-ons, and explain any items that depend on choices your family hasn't made yet, such as the wake length or casket type.

All we need from you at this stage is a little information — your loved one's faith or preference, expected wake length, and roughly how many guests are expected. We take it from there and prepare a clear, itemised quote before your family commits to anything.

2. What's Usually Included In A Standard Package

- Collection and preservation of the deceased
- A standard casket (upgrades are usually priced separately)
- Wake setup: tentage or hall booking, altar, basic signage, chairs and tables
- Manpower for the wake days, including a hearse and lead car on the funeral day
- Basic printed materials, such as condolence cards
- Coordination with the crematorium, columbarium, or cemetery for the final booking

3. Casket Costs

Tier	Typical Range (SGD)
Basic timber casket	\$800 – \$1,500
Mid-range solid wood casket	\$1,500 – \$3,500
Premium hardwood or copper casket	\$4,000 – \$10,000+

4. Wake Venue And Setup Costs

- **HDB void deck** — Tentage permit, tables, chairs and setup typically run a few hundred to around a thousand dollars, depending on wake length and the town council's fees.
- **Funeral parlour** — Hall rental for the wake period is usually a larger fixed cost, but often bundles in air-conditioning, seating, and cleanup that a void deck wake would otherwise charge separately.
- **Catering and refreshments** — Tea, coffee, biscuits, or simple meals for visitors are often quoted per day or per guest — ask whether this is included or billed separately.

5. Church Or Celebrant Costs

- **Christian or Catholic** — Most churches and parishes do not charge a fixed fee for a funeral service or Mass, though a donation to the church is customary and appreciated. Your funeral director will confirm what your particular parish or church expects.
- **Freethinker** — With no fixed religious service involved, this cost is simply skipped, or replaced by a celebrant's fee if your family chooses to engage one to guide the proceedings.

6. Cremation Or Burial Fees

Cremation at Mandai Crematorium is heavily subsidised for Singapore Citizens and Permanent Residents, with a separate, higher rate for non-residents. Burial at Choa Chu Kang Cemetery similarly carries a modest government fee for citizens, though the plot is leased for a fixed term (currently 15 years), after which exhumation and cremation follows — a cost worth factoring in if your family is weighing burial against cremation. Exact current rates are published by the National Environment Agency and should be confirmed directly, as they are periodically revised.

7. Columbarium Niche Or Urn Storage Costs

- **Government columbarium (Mandai)** — The most affordable option, with tiered pricing depending on niche level and lease duration.
- **Church or parish columbarium** — Many Catholic and some Christian churches offer niches to their congregation, often mid-range, and may include ongoing remembrance services as part of the package.
- **Private columbarium** — The widest range, from a few thousand dollars to well over \$20,000 for premium, prime-location niches.
- **Keeping the urn at home** — No storage cost at all, and a common choice among freethinker families in particular.

8. Transport And Logistics

- A hearse and lead car are typically included in a standard package for the funeral day
- Additional cars for family and close relatives are usually available at an extra daily or per-trip rate
- Repatriation of a loved one who passed overseas involves separate documentation and freight costs — ask your funeral director to coordinate this early, as it affects the funeral timeline

9. Printing, Flowers And Other Extras

- Printed order of service booklets or memorial cards are usually priced per copy
- Wreaths and standing floral sprays can be arranged through your funeral director or ordered directly by friends and colleagues through a florist

- Welcome signage, guestbooks, and additional photo enlargements are common small add-ons worth clarifying up front

10. Ways To Offset The Cost

- **CPF Medisave** — Next-of-kin can apply to withdraw a fixed sum from the deceased's Medisave account toward funeral expenses, without needing to submit receipts. The exact amount is set by the CPF Board and revised from time to time, so check the current figure on their website.
- **Funeral or life insurance payouts** — If your loved one held a policy with a funeral or death benefit, this can often be claimed to help with costs; your funeral director can advise on the documentation insurers typically require.
- **ComCare or social assistance** — Lower-income families facing financial hardship may qualify for burial or cremation assistance through ComCare or other social service schemes — a medical social worker or your funeral director can point you to the right scheme.
- **Church or congregation support** — Many churches and parishes offer bereavement funds or mutual aid to their members — worth checking with your loved one's congregation if your family has an existing connection.

11. What A Good Funeral Director Will Walk You Through

Before your family commits to anything, a trustworthy funeral director should proactively clarify the following, so there are no surprises later:

- Exactly what is included in the quoted price, and what counts as an extra
- The casket your family is choosing, so what you see is what will be used
- Whether government cremation, burial, or columbarium fees are included, or arranged separately on your behalf
- What happens if the wake needs to be extended by a day
- How the arrangement can be adjusted if your family's plans change along the way

12. A Simple Cost Planning Checklist

- Contact your funeral director for a written, itemised quote before deciding on anything
- Decide on a casket tier that fits your family's budget and preference
- Choose a wake venue and confirm what setup costs are included
- Check whether religious rites involve a donation, and roughly how much to set aside
- Confirm government cremation or burial fees directly, or ask your funeral director to clarify them
- Decide on a columbarium niche, burial plot, or home storage for the ashes
- Check your loved one's CPF Medisave balance and any life or funeral insurance policies
- Ask about ComCare or clan association support if the family needs financial assistance

A clear, itemised quote from the very first conversation means no surprises later. We're happy to walk your family through every line item before you decide on anything.

Call us any time: [+65 9169 1859](tel:+6591691859)