SamSam
Funeral coaching



SamSam minimagazine

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You are not alone in this

A cremation or a burial? What happens to the body? And what does it actually cost? When a loved one dies, you face difficult questions that need to be answered quickly. Sometimes, this can lead to significant issues. SamSam Funeralcoaching can help.

Imagine facing a death. You call 112 and say “yes” when the police ask if they can retrieve the body. Or they strongly suggest you call a funeral director, so you do. In such cases, you become the client for the funeral and ultimately receive the bill. For those in a vulnerable financial situation, this can lead to additional debt.

Where municipalities used to guarantee the costs of a funeral director, now people are often left on their own. With the expiration of the municipal guarantee and the increase in complex regulations, people with a minimum income can struggle financially after a death. It’s therefore essential to consider your wishes and financial situation early and discuss them with your loved ones.

Prepare Yourself

SamSam Funeralcoaching frequently encounters situations where these discussions have not taken place, often causing panic, leading to decisions that result in debt for the next of kin. Our advice is to create a Funeral Folder for your loved ones to reference. In this folder, you can store important documents and outline your funeral preferences. Our coaches are happy to assist!

What to Include in a Funeral Folder?

- Funeral insurance (check the terms and conditions in advance).
- Personal dossier: copy of ID/passport/ BSN, medical information, General Practitioner contact details, bank information, and computer/ laptop passwords
- Address list for notifying others of the passing.
- Contact details of the person from the next of kin who will act as the funeral’s client (who can receive the invoice)
- Overview of organizations for financial administrative arrangements (see bank statements).
- Information on organ donation registration.
- A possible will.
- If there are no heirs or relatives, is there an executor appointed via a will to manage the estate, and if so, who is it?
- Create a “Statement of Wishes” which includes:
  - » A handwritten directive (codicil) with your preferences around care after death and the funeral. This must be dated and signed by you or, if you are unable to write, by two witnesses, one of whom writes it.
  - » In a codicil, you can also specify small items, such as: the ring is for a niece, and the painting for a son. However, financial matters should not be included
  - » Additionally, you can add a note regarding your preferred end of life: how you wish to die. This may be in a handwritten advance directive, with date and signature.
- This folder contains sensitive information, so keep it in a safe place. Only tell your loved ones where you store the folder.
- On the website www.meegeven.nl, you will find many more useful tips.

Samen • Anders • Meer

free information and support from volunteers of SamSam

SamSam
Funeral coaching

Volunteer organisation

Someone passed away?
Don't do anything just yet.

First, calmly assess the financial situation and determine who can safely give the order for the funeral without financial risk. Only once this is clear can the funeral be arranged. Review the **5 Golden Rules in advance at www.samsamuitvaartcoaching.nl** under tips & info. This information protects you from pitfalls when dealing with a deceased person who may have debts.

First step.
Once the financial situation is clear, contact the doctor for the death certificate. Which is needed to arrange the funeral. Be careful! If you have the body collected, you become the client and are liable for the costs.

Are you obligated to arrange the funeral?
No, if no one in the circle of relatives is found willing to take responsibility, the mayor of the municipality where the body is located will, by law (Wblo), become responsible for a municipal funeral.

Who is legally responsible for the costs?
Heirs who cannot (or do not) renounce the inheritance and posthumous maintenance obligors, who are financially capable. Posthumous maintenance obligors are (in-law) children of deceased persons and parents of minor deceased children.

Searching for a policy?
www.vanatotzekerheid.nl
www.uitvaartverzekering.nl
www.overlijdensrisicoverzekering.nl
/faq/oude-polissen



What should you do if the deceased had debts?
Is there someone who can give the order for a funeral without financial risk? If yes, only arrange the funeral. If not, the mayor will take responsibility. Do nothing further – see the **5 Golden Rules**. This will help you avoid debts.

Can't afford it?
Call the municipality; sometimes the family can receive support. Important: for a municipal funeral, contact the office of the municipality where the body is located. For assistance with funeral costs through special benefits, contact the municipality where the applicant lives.
Or call SamSam for more information:
06-50401860

Straightforward, alternative, more...

“Customization is Key”

A funeral can easily cost thousands of euros. But what if the mortgage still needs to be paid? Or a substantial tax bill arrives? Inheritance advisor Peter Ruysbroek helps people dealing with complex inheritances after the death of a loved one.

When a loved one passes, arranging the funeral is the first and most important task, but it’s just the beginning. Settling matters with the tax office is often complicated, says Peter Ruysbroek, an independent financial advisor and treasurer at SamSam Funeral Coaching. “This is partly because the tax office assumes a fully completed tax year,” he explains. “For example, you can’t file digitally if someone dies after May 1. Filing by mail is possible, but there’s no guarantee on when the tax office will issue a final assessment, which can take up to three years. Clients sometimes have to wait three years before the tax portion is finalized.”

In practice, this means that benefits may continue unnecessarily if no one reports the change. “The tax office is informed after a death, and benefits are then stopped. By rule, the tax office sends a notification to the surviving relatives within five weeks. However, I often see benefits that haven’t been stopped for those I help. This also happens because people with debts don’t like opening official envelopes. They end up having to repay the erroneously received benefits, which can cause problems for the surviving relatives.”

Who Is the Heir?

Another issue Ruysbroek frequently encounters is the lack of clarity around who the heir of the deceased is. “If there’s no immediate family, identifying the legal heir can be challenging,” Ruysbroek explains. “This can become a particular problem if the deceased had debts, as someone could be held responsible. For instance, a neighbor who starts clearing out belongings from the house could be considered the heir and thus be responsible for any debts. We should all really be familiar with the laws and regulations on this, but they’re complex.”

Each inheritance truly requires a customized approach, Ruysbroek believes, “especially if there are minor children,” he says, “since this often requires the involvement of a judge. If parents are divorced or if the last parent dies, it must be determined who the child’s legal guardian is. In such cases, inheritance processing is often delayed, increasing the risk that someone inadvertently accepts an inheritance—and potential debts. This is why customization is so essential.”

Helping People

For thirty years, Ruysbroek worked in the banking and insurance sectors. After approaching burnout, he decided to make a change. “I didn’t want to use my knowledge and experience just to make money for myself; I wanted to help others too,” he explains. “After attending a seminar by SamSam Funeral Coaching, I was moved. It was distressing to hear how the commercial funeral industry arranges funerals that clients can’t afford.



Peter Ruysbroek
Inheritance Advisor

The municipality also fails here, as it should be looking out for vulnerable citizens. That’s why I trained to become a funeral coach. For two years, I helped people until my own business became too busy. Still, I remained involved as treasurer and continued to advise on complex issues from a distance.”

Transparency

Being open about your financial situation can help prevent problems. “My advice is to tell the funeral director immediately if financial resources are limited or if there are even debts,” says Ruysbroek. “If they’re aware, they can offer cheaper options. Funeral directors should also take more initiative in assessing their clients’ financial situations. If they arrange an expensive funeral for a low-income family, there’s a high chance the bill won’t be paid. By being transparent, we can limit financial damage for both the relatives and the funeral director.”

De Vluchtheuvel - The Refuge

The Refuge is an initiative by Matrice Funeral Guidance, the Serra Foundation, and SamSam Funeral Coaching to support financially vulnerable families with funeral arrangements. For example, the body can be transported to a safe location at no cost, and the family receives assistance in assessing their financial situation. “It’s a wonderful initiative, and I was very satisfied to contribute to the preparation,” says Peter Ruysbroek. “The project is specifically designed for situations like a widow facing negative inheritance or young parents who cannot fully access government provisions, which could lead to debt after a funeral.” For more information, visit:

samsamuitvaartcoaching.nl/de-vluchtheuvel

How does the government help pay for a funeral?

No one is obligated to arrange a funeral. This is stated in the law. However, a doctor, the hospital, a funeral director, or the government will try to find someone among the deceased's next of kin to pay for the funeral. If no one is found, the mayor will take responsibility for arranging the funeral. This is outlined in the Deceased Bodies Disposal Act (Wblo). In such cases, it is referred to as a municipal funeral.

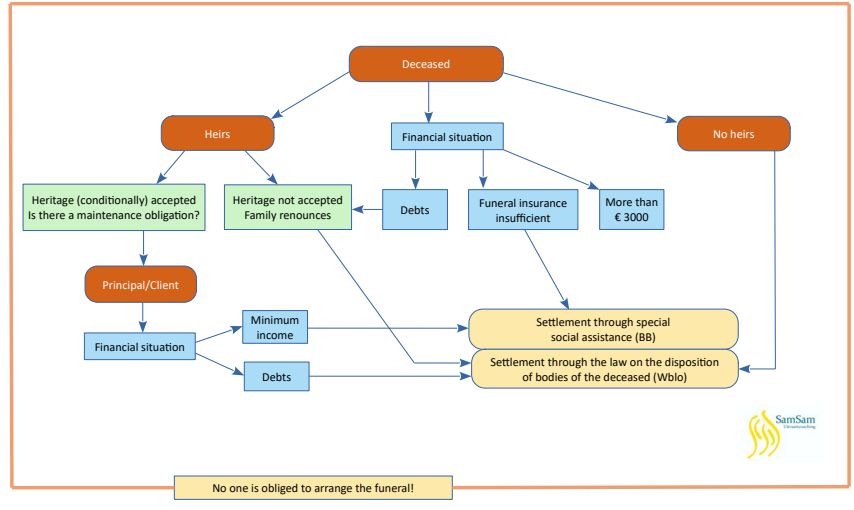
Note: If the body has already been taken to a funeral director's mortuary at the request of the next of kin, a request for a municipal funeral may be denied.

There may be heirs who are posthumously responsible for maintenance, meaning they are legally required to support the deceased even after their death. Together with (registered) partners and people who have accepted the inheritance, they are held responsible for the funeral costs. This only applies if they are financially capable, meaning they can afford to pay. Would you like to know who falls into this category? Refer to the chart on page 2 under "Who is responsible for the costs?"

If the next of kin cannot cover funeral expenses, they may apply for a provision from Special Assistance (BB), which provides financial support for funeral costs. However, they are not legally required to do so if it would lead to (more) debt.

Therefore, there are two potential forms of government support depending on the financial situation of the deceased and the heirs. Two offices are involved: a request for a municipal funeral should be made in the municipality where the deceased resided, while a request for special assistance is submitted in the municipality where the applying heir lives. >>

>> On the right, the two paths are schematically outlined. Based on information about the financial situation of the deceased and the heirs, you can choose the appropriate route at each step. Need help? Our funeral coaches are happy to assist.



Taboo on Death

How do you inform diverse migrant communities?

Talk about death while alive. By discussing funeral wishes and legacy with loved ones, it becomes much easier for surviving relatives to handle the arrangements after someone passes. However, talking about death can be challenging. In some migrant communities, it's even a significant taboo. Muyiwa Okunola from SKIN tries his best to inform them.

Poverty can affect anyone in the Netherlands, but refugees and migrant workers are particularly vulnerable. Newcomers often start with welfare benefits, have lower-paid jobs, and haven't yet established a social safety net (Movisie, 2018). To support this group, SKIN Amsterdam organizes a consultation hour three times a week. People can bring their financial questions on Mondays, Tuesdays, and Wednesdays from twelve to two at De Nieuwe Stad in Amsterdam Southeast. On Thursdays, a financial volunteer is available at the same times at the Maranatha Community Transformation Center in Amsterdam Southeast.

The choice to hold financial consultations in migrant churches is not a coincidence. "One of the reasons people with a migration background experience poverty more frequently is that they don't know their rights," says Muyiwa Okunola, project coordinator at SKIN (Samen Kerk in Nederland). "This may be because they don't understand information from the government or municipality due to language barriers, or they may not trust the government. We set up this project to help the community. Through this service, we answer visitors' financial questions and direct them to the appropriate department in the municipality or help organization."

Accessible Support

People not only receive advice on their financial situation, but also get immediate practical help. "People can always come in for a free cup of coffee or tea," says Okunola. "There are also free meals. We provide social support and connection. After we help someone with their DigiD (Dutch digital identity), and applying for the appropriate allowances, we also provide a shopping voucher."

For many people, asking for help is a big step. "We try to make the threshold as low as possible," Okunola explains. "That's why we've trained volunteers from migrant churches to conduct the consultation hours, so visitors see a familiar face. Additionally, we ensure that pastors, staff, and other church volunteers have basic knowledge to properly refer people within their community."

Poverty does not have a single, clear cause, but often multiple ones. "Migration, a divorce, job loss, lifestyle, the loss of a loved one—there are countless factors that can lead to poverty," says Okunola. "These are all topics that many people are reluctant to discuss, which is why awareness is so important. We try to equip them with the right knowledge and tools on these issues, so they get the right help or—better yet—can prevent financial setbacks."

Financial Setbacks

Such a financial setback can arise after the death of a loved one. "In our culture, we don't talk about death," he says, referring to the common culture in various African countries. "We don't prepare for it. Every day, we pray that we will live forever. As a result, there is little awareness that a death can lead to financial problems."

Due to this taboo, there is little knowledge about what a funeral entails. "For instance, many people with a migration background don't consider taking out funeral insurance," Okunola explains. "a significant percentage never thought they'd spend their old age here; they saw the Netherlands as a temporary place."

It's necessary to adapt the communication style for this target group. "To make death a discussable topic, we take cultural sensitivities into account," says Okunola. "During an information session, I ask many open questions, for example, whether they have friends with funeral insurance. And whether they're aware of the benefits. If it turns out that few people in the group have insurance, we inform them that they can still receive help. For example, from a funeral coach at SamSam, to keep funeral costs as low as possible. The investment in knowledge cannot be overstated."



Muyiwa Okunola
project coordinator at Samen Kerk in Nederland (SKIN)

CASE STUDY - Everything was arranged, yet things went wrong

Naomi was 24 years old when she lost her father; she was still studying and had a limited income. Fortunately, her father owned a house and had already found a buyer before his passing. Although the grief over her father was immense, everything was financially well arranged. Yet, things still went wrong.

As a young student in the big city, Naomi had to make ends meet. She had little income and lived in temporary housing. Life wasn't easy for her, but she was well on her way to establishing herself in Rotterdam—until her father passed away unexpectedly. My father was seriously ill and knew he didn't have long to live, Naomi explains. He did his best to take care of as much as possible and leave everything in good order.

Naomi knew what would happen after his death. He couldn't get a funeral insurance policy because he was already very ill, Naomi says. "By selling some machines from his workshop, he managed to scrape together 2,500 euros for the funeral. He owned a house, though the mortgage wasn't fully paid off. But he had already arranged with people who wanted to buy the house after he passed away. All I had to do was accept the inheritance.

When Naomi's father passed away, things turned out differently. That 2,500 euros was, of course, not enough for the funeral," she says. The cremation ended up costing about 6,000 euros, so I had to arrange a payment plan for the remaining amount. With my minimal income as a student, I had to pay the funeral home 200 euros per month.

Several Setbacks

The payment plan wasn't the biggest setback. Despite the agreements they had made with my father, the people who were supposed to buy his house backed out, Naomi says. "The house was now mine since I had accepted the inheritance, but I didn't want to live there at all. Besides, I didn't earn enough to pay the mortgage. The house was put up for sale, but it was old and needed a lot of work. Some people came to view it, but no one made an offer. Meanwhile, I had to pay the mortgage every month, as well as other fixed costs like energy and municipal taxes.

Naomi couldn't keep up with the bills, and the mortgage lender was on the verge of putting the house up for a foreclosure sale. "Suddenly, the people who initially wanted to buy the house contacted me again, Naomi says. They still wanted to buy it, but for 20,000 euros less than they had agreed with my father. At that point, I was financially desperate. I had no choice and accepted the offer. A residual debt from the mortgage remained, adding to the debts I had already incurred and the debt to the funeral home.

In the end, it took two years to settle her father's estate. I was constantly busy arranging things, Naomi says. That left me with no time to process the loss. I find it difficult to ask for help, but it would have been nice if there had been someone available. Someone to take on the role of executor of the estate or just someone you can call with questions.

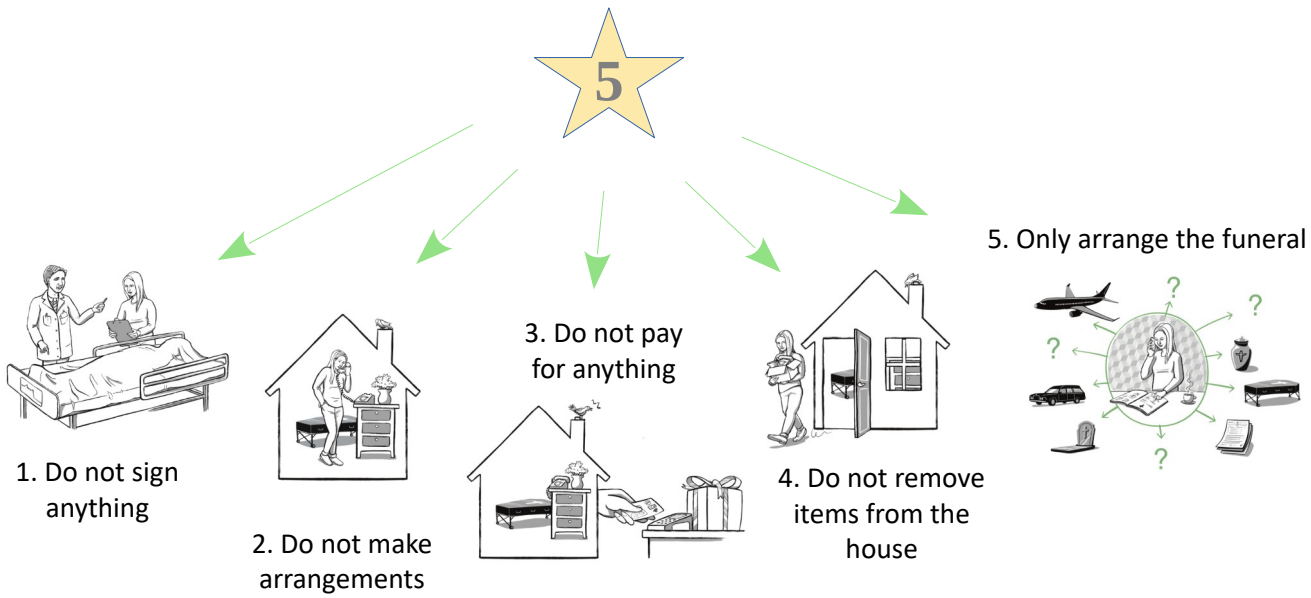
Mandatory Funeral Insurance

Looking back, Naomi knows what she should have done differently. Make sure you accept the inheritance with the benefit of inventory, regardless of any agreements that have been made, she says. That way, you accept the inheritance without having to pay the debts out of your own pocket. This way, you don't take any risks and see how things turn out in the end. Don't take the uncertainty for granted in the hope that everything will be fine. Don't let the administrative hassle overwhelm you, and make sure you take time to grieve as well. Finally, Naomi has an appeal to the politicians. We're all required to have health insurance, she says. That's a good thing, but it's not certain that everyone will fall ill. What is certain, however, is that we will all pass away. So why isn't funeral insurance mandatory? Or, even better, why isn't there a basic funeral service available for everyone? Anyone who wants to add extra touches with glitter can arrange that themselves.

Does the deceased leave behind debts?

To avoid accidentally accepting an inheritance, it is essential to take a step back and first organize an overview of everything. To help with this, SamSam Uitvaartcoaching has established five Golden Rules, which can be found in various languages on www.samsamuitvaartcoaching.nl under tips & info.

So, do nothing until there is clarity about the financial situation of the deceased. However, you can arrange the funeral in advance. The settlement of an inheritance is separate from organising the funeral. Note: if you arrange the funeral, you are the client. If the deceased did not have funeral insurance, or if there are insufficient funds in the estate, the bill will come to you. Always consider who among the next of kin can act as the client without financial risk. If there is no one, contact the municipality for a municipal funeral.



What You Can Do Yourself?

When a loved one passes away, a lot of responsibilities come your way. Many arrangements must be made. In our five guidelines, you can read what to avoid doing. Fortunately, there are also things you can handle yourself.

Confirming Death

Anyone is allowed to confirm that someone else has passed away. After this, you should call the general practitioner, who will issue a death certificate. This applies only if the death is from natural causes.

Reporting the Death

Is the date of the funeral known? If so, go to the local municipality with the death certificate from the (general) practitioner and your own ID. You'll inform them of the place and time of the funeral, some municipalities require proof. Then you purchase the death certificate from the municipality and a permit for burial or cremation. Keep the certificate and hand over the permit to the cemetery or crematorium on the day of the funeral. Also retain the deceased's ID or personal details, as these will be needed alongside the death certificate later.

Care

You can take care of, dress, lay out in the casket, and even keep the body at home for a viewing. Simple cooling elements from a cooler box can be placed on the body, but special cooling plates are also available to rent for use on a bed or under the bottom of the casket.

Transport

It is not mandatory to transport a deceased person in a hearse; personal transport is allowed as well. Check this in advance, as some municipalities have specific regulations. In any case, bring your own ID and don't forget the doctor's death certificate or the death certificate of the municipality with the burial or cremation permit.

Coffin

A coffin is not required; the deceased may also be wrapped in a shroud, but make sure to use a board for display, and sometimes a cover is necessary. You can even make a coffin yourself. Always check if the funeral home has any specific requirements.







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