



Pre-Planning a Funeral

George and Shanna leave the funeral home weary after an afternoon and evening of greeting their deceased mother's friends. In addition to the agony of their mother's unexpected death, they've needed to make so many plans so fast. To avoid the strain of arranging a funeral during a time of sorrow, more and more families are planning them in advance. A third of all consumers now arrange their own funerals.



Not only is funeral pre-planning simple, it also makes good sense. It can even be a valuable sharing experience for family members, as well as a healthy reminder that death comes to all of us, and that each day is a precious opportunity.

BENEFITS OF PRE-PLANNING

Pre-planning can ease the future burden on loved ones, allow you to help create the final act of your life, and give you the comfort of having planned well. Planning ahead is also a good idea for those who have no close living relatives, or for those who move away from home but wish to have final rites in their former community. Additional benefits of planning your funeral include:

- **Rational decision making.** Those involved are not struggling with the emotions of grief.
- **Relieved relatives.** They do not have to make decisions without benefit of your input.
- **Clear consciences.** Mixed feelings and potential guilt about arrangements and cost are virtually eliminated for your survivors.

BEFORE YOU START

When you plan your funeral, you have the option of paying now or paying later. That alone is incentive enough for many people to plan early. While pre-planning does not require pre-payment, you may wish to initiate a payment plan to spare loved ones any financial hardship or worry. Pre-payment may also help guard against inflation.

You can put money for a funeral aside in a special savings account, trust, life insurance policy, or pre-payment plan. Most funeral homes offer pre-payment options.

Where You Should Start

Make a list of what you want for your funeral.

Consider:

- Type of memorial service;
- Method of disposition of the body;
- Cemeteries and burial sites.

From embalming to cosmetology, many options exist. You may opt for a religious service with open casket and burial; closed casket and burial; open



casket and cremation; direct cremation; private burial; donation of the body to science, for research or anatomical gifts, followed by a simple memorial service; or any number of other plans.

Other considerations include:

- visitation
- flowers
- donations
- music
- pallbearers
- special requests
- clergy or speaker
- cemetery
- grave marker
- obituary

FUNERAL HOMES PROVIDE CONSISTENT, ADEQUATE INFORMATION

In 1984, the Federal Trade Commission Funeral Rule provided standardized guidelines for funeral homes. As a result, consumers receive adequate and consistent information from all funeral homes. These rules were developed not only to assist consumers, but also to protect honest funeral homes competing with unscrupulous ones. In any industry there are a few dishonest people who can tarnish the name of the entire group.

The Federal Trade Commission Funeral Rule requires morticians to give consumers an itemized price list rather than a package price and to quote prices over the phone if asked. The wide-ranging funeral rule also:

- Makes it illegal to charge for unapproved embalming, unless embalming is required by law;
- Does not require a casket if the body is to be cremated directly;
- Prohibits the misrepresentation of cemetery requirements, the preservative value of caskets and grave liners, or laws pertaining to embalming.

WHO CAN HELP

If you or a close family member already have an established and trusted relationship with a local funeral home, you may wish to let the professionals at this facility guide you in pre-planning a funeral that feels right to you. This approach can save time and simplify the decision making process. It also

offers the advantage of working with funeral specialists who know your family and are familiar with your spiritual tradition.

Another option is to check with two or three other local funeral homes to get comparative prices and services. If you are not familiar with funeral homes in your area, ask friends to recommend one. If you decide to visit a funeral home, you might want to take someone with you to make you feel more comfortable. Make note of prices and other information. Don't let yourself make arrangements that you cannot afford.

You also might want to consider joining a local memorial society, a non-profit group that helps members make funeral arrangements for themselves and their families. They are organized and run by volunteers who provide information and advice.

Membership in a memorial society is open to anyone willing to pay a minimal lifetime fee. Most societies are listed in the phone book. You also can get a list of those in your area by contacting the Continental Association of Funeral and Memorial Societies, 2001 S Street N.W., Washington, D.C. 20009.

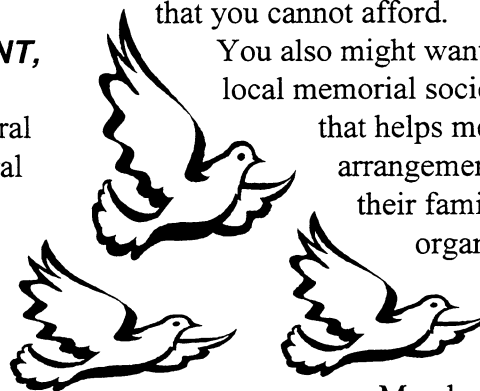
By seeking the advice of a variety of people, you will be more informed and better able to make the most appropriate choices for your particular situation.

BEFORE YOU SIGN A CONTRACT

Begin by checking state laws pertaining to pre-payment and pre-purchase of funeral and cemetery items. In most states, consumer information is available through the Attorney General's Office.

You should ask the following questions:

- *Is the contract revocable?* Are you guaranteed a refund if you change your plans or move to another state? Be sure to ask whether you would receive a *full* refund and whether you would receive any interest earned on your payments.
- *Is the price guaranteed?* Does it ensure that you will receive the agreed-upon goods and services



for your payment price, with the seller covering any increase in costs resulting from inflation?

- *What if the seller goes out of business?* Ask whether your money will be placed in a trust account (in Kentucky this is required by law, but this is not true of all states), and where the trust account will be held. If the money is in trust, you should be able to get it back if the seller goes out of business.

IF YOU STILL HAVE QUESTIONS

Pre-planning a funeral is generally a simple, straight-forward process. However, if you feel the need for more advice, you may wish to seek information from additional sources such as your clergy, the state Funeral Directors Association, or your local Cooperative Extension Service.

INFORM OTHERS

Review your options, then make a decision. If you do decide to pre-plan your funeral, put your strategy in written form. And finally, discuss what you have decided with your spouse or others who will be responsible for implementing your decisions. Give them copies of your plans. You might also want to provide a copy for the funeral home.

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