

Planning A Funeral



5 KEY TIPS

Making funeral arrangements at the last minute can be stressful, expensive, and disappointing in terms of services received. Planning ahead can provide the following benefits:

- Significant cost savings, quite possibly cutting funeral costs by half.
- Funeral service items you really value and want.
- Peace of mind because when funeral services are needed, survivors will have far fewer complex decisions to make quickly.

> Here are five tips to allow you to take control of your funeral choices.

Talk it Out Ahead of Time

A frank conversation with family can make everyone's wishes and needs clear—which services are important and meaningful, and which are not. Some options to talk about:

- Cremation or whole-body burial?
- Viewing/calling hours? A graveside service?
- Funeral ceremony at the funeral home or house of worship, a family-led memorial service at another location, or no ceremony?

Know Your Rights

The Federal Trade Commission's "Funeral Rule" gives you specific rights when arranging a funeral. They include:

- The right to receive an itemized price list (called a "General Price List") at the beginning of any funeral arrangements discussion with a funeral home.
- The right to price quotes over the phone.
- The right to buy goods and services item by item, rather than as a package.
- In most cases, the right to decline embalming.
- The right to a written, itemized estimate before the funeral takes place.
- The right to supply your own casket without paying a "handling fee" at the funeral home.

Shop Around

In the same town or region, some funeral homes may charge twice as much as others for the same services. The choice of funeral home is often the single biggest factor affecting how much you pay.

- Visit **funerals.org** to see if there's a Funeral Consumers Alliance group in your area. These groups offer cost-comparison surveys and may be able to tell you which local funeral homes are most affordable.
- Pick several funeral homes and ask them for a "General Price List". While the Funeral Rule doesn't require funeral homes to mail or provide price lists electronically, pro-consumer funeral homes will do so. If you visit in person, the funeral home must give you a price list to keep. Consider doing business with a funeral home that posts its prices online or is willing to email their price list on request.

Keep it Simple

All funeral homes have to offer two simple services: Direct Cremation and Immediate/Direct Burial. These services do not include embalming or any ceremonies, and they're usually the most affordable choices.

- For Direct Cremation, \$800 to \$1,200 is a reasonable price range.
- For Immediate/Direct Burial, \$1,000 to \$1,500 is a reasonable price range. Remember that the casket is usually extra and that cemetery fees are always extra.
- Body donation to a medical institution may be free. Check with the medical schools in your area. Some require hiring a funeral home to complete the death certificate and to transport the body.
- Instead of paying a funeral home for a ceremony, survivors can arrange a memorial service later at home, a house of worship, or at a venue like a restaurant banquet room.

Avoid Expensive Extras

Some funeral homes will try to sell you or your survivors goods or services that may offer little benefit but do drive up costs.

- Sealed or "protective" caskets cost more than the non-sealed but don't "protect" the body from decay. All bodies will eventually decompose, and no special or costly casket will prevent that.
- If the cemetery requires a rigid outer container to surround the casket, choose a simple concrete graveliner. More expensive sealing vaults, like sealing caskets, don't do anything extra yet cost more.
- Pay close attention to the items included in any package funeral. Packages may include items you don't want or need. You have the right to choose goods and services item by item.



FUNERAL CONSUMERS ALLIANCE is a nonprofit federation of consumer information groups dedicated to protecting consumers' rights to choose meaningful and affordable funerals. FCA and its member organizations offer education on funeral options and controlling costs, while advocating for effective state and federal regulation to protect the bereaved from unfair sales practices. www.funerals.org



THE CONSUMER FEDERATION OF AMERICA (CFA) is a nonprofit association of more than 250 consumer groups that was established in 1968 to advance the consumer interest through research, advocacy, and education. www.consumerfed.org