

About Funeral Planning

by: *Massachusetts Funeral Directors Association*

Funeral planning allows you to make decisions about a funeral ahead of time, including:

Choosing the Ceremony

DEALING WITH MANY ISSUES IN ADVANCE including emotional, legal and financial issues.

PLANNING AHEAD lets you make choices now so you can have the kind of funeral that is best for you, your family and loved ones.

It helps ease the pain of loss, can relieve stress and lift some of the burden on family and friends down the road.

Important Events Take Planning

A FUNERAL:

- Helps give meaning to a person's life
- Enables family, friends and colleagues to express grief and sadness together, as well as share joyful memories
- Helps loved ones accept the reality of death so they may overcome the emotional pain and begin the healing process.

This brochure will guide you through some of the options you have when planning a funeral.

Choosing a Disposition

The first, most basic decision in funeral planning is what will be done with the deceased.

- **EARTH BURIAL:** Still the most common method of disposition, the deceased is placed in a casket and set in a grave. Burial can be done with or without service or ceremony. Earth burial involves purchasing a cemetery plot, grave liner or vault (if required) and a marker or monument.
- **CREMATION:** This heat process reduces the remains to ashes. The cremated remains can be buried, stored in a vault or columbarium, kept at home or scattered (within legal guidelines; ask your funeral director). A funeral ceremony or memorial service can take place with or without the deceased present.
- **ENTOMBMENT:** The deceased is placed in a casket, which is placed in an above-ground tomb or mausoleum.
- **WHOLE-BODY DONATION:** You can donate your body for medical research by making arrangements in advance with a medical school. It may be possible to have the deceased present for a funeral or memorial service before donation takes place. It is important to discuss this decision with family and have other options for disposition in case the body can't be accepted for donation.
- **SIMPLE DISPOSITION:** The deceased is taken directly to a cemetery or crematory. A memorial service or remembrance can take place afterward if desired.

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How a Funeral Director Can Help

The funeral director's first objective is to help ease you through a difficult process by:

HELPING PLAN THE FUNERAL and advising you on funeral service

HANDLING PAPERWORK such as acquiring the death certificate; placing death notices and obituaries; and helping to process claims for survivors' benefits, insurance and Social Security.

ARRANGING IMPORTANT DETAILS For example, he or she will contact clergy and pall bearers, help you select music and arrange for transportation of the deceased and family members before and after the funeral or service.

The funeral director can also guide you by suggesting ways to personalizing the ceremony you choose, such as:

- Including personal effects and reminiscences
- Having speakers share a remembrance or contribute a reading to a service
- Creating a collage of photographs to display during visiting hours or the service itself

The funeral director will listen to your wishes and answer any and all of your questions.

Funeral Expenses

Expenses vary by service, but generally include:

SERVICES

- Technical services such as preparation of the deceased and embalming
- Professional fees for arranging the service and all details
- Vehicles
- Use of funeral home, equipment

MERCHANDISE

- Burial plot, columbarium or final resting place for the deceased
- Casket – there are many options available
- Grave liner or vault – the funeral director can tell you if this is required by the cemetery
- Urn – to hold the remains if the deceased is cremated

BEFORE YOU BUY

- Get pricing information for all goods and services before you buy. All funeral homes are required to have a general pricing list available to clients
- Know what you/the deceased wants in terms of goods and services and what your budget is
- Know what goods and services you are paying for

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Choosing A Funeral Ceremony

A FUNERAL may include:

- Preparation of the deceased if the deceased is present during a receiving period and service
- Visitation (wake, calling hours) during which the family receives friends and colleagues of the deceased.
- Religious service based upon the choice and faith of the deceased

MEMORIAL SERVICE

This service gathers friends and family after burial or cremation in order to pay final respects to the deceased. It is sometimes called a "Celebration of Life."

OTHER SERVICES

- Nonreligious – Held instead of a religious service, with or without the deceased present.
- Fraternal or military service – Veterans, an honor guard or members of a civic group/fraternal order present traditional recognition of the deceased. This is often part of a traditional funeral.

ADDITIONAL FEATURES & OPTIONS may be included in these services. They might include: Music, flowers, donations in memory of the deceased, guest books, acknowledgement cards, prayer cards and programs, honoraria/gratuities for clergy, musicians, etc. . . ., additional transportation (i.e. a motorcycle escort)

Reminder: Balance what you want with what your budget affords

A FINAL RESTING PLACE

Whether choosing to be buried or cremated, you will need to choose where the deceased ends up.

CEMETERY PLOT – Things to consider:

- Location – do you want to be near your home, where you grew up, other family?
- Veterans' or other type of cemetery
- Religious or ethnic considerations
- Multiple plots for spouse/family

KNOW THE COSTS

- For purchasing the plot (or plots, if you want space for spouse/family)
- For opening and closing of the grave, as well as upkeep of the gravesite (i.e. "perpetual care")
- FIND OUT if the plot can be resold

CONSIDER how you will mark the grave, and know:

- Markers may be granite, marble or bronze; they can be upright or flush with the ground
- There may be a charge for engraving and installation
- The cemetery may regulate dimensions of the marker (size, shape, etc...)

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OTHER OPTIONS

- Columbarium is a niche in vault to hold cremated remains
- Mausoleum is a building where remains are kept
- Cemetery garden is a special garden, sometimes located next to a cemetery, for burying or scattering cremated remains

PAYING FOR A FUNERAL

FUNDING SOURCES

The cost of a funeral is a factor in planning. Sources of income to cover funeral expenses may come from:

SOCIAL SECURITY Survivors of qualified individuals can receive death and funeral benefits, as well as other compensation

VETERANS ADMINISTRATION Individuals eligible to receive VA pensions are also eligible for burial and other death benefits.

OTHER SOURCES offering funeral expenses could be a union, employer pension fund or fraternal groups.

Your funeral director can provide information and help navigate the paperwork.

PAYMENT OPTIONS

- Preneed / prepayment planning: You pay for the funeral in advance, all at once or on an installment plan. Plans vary widely and should be researched carefully.
- Life insurance: You can take out a policy specifically to pay for funeral expenses when the need arises.
- Savings account/trust: Determine what you want to spend on the funeral, then set up a special account with the appropriate funds.

OTHER TIPS ON FUNERAL PLANNING

Planning your funeral in advance can make things much easier later, both emotionally and financially, for your loved ones.

It also allows you to have the service or memorial that you want, as well as choose your final resting place.

Plan ahead to:

- Explore and understand the many funeral options available
- Make your wishes known
- Consider all the costs and determine what best fits your wishes and your budget.

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REFLECTING ON A LIFE

Use this worksheet to gather your thoughts about your life or your loved ones life and note moments or accomplishments you would like remembered in an obituary or service.

Important accomplishments: _____

Fondest memories: _____

People who had a great effect in one's life: _____

Hobbies, interests: _____

Things that bring greatest joy: _____

My/their passions, beliefs: _____

Other: _____
