

Why Should I Preplan My Funeral?

By Gary Calligas

Over the past few years I have planned the funeral for three family members, none of which had made any arrangements. By contrast, when we lost my wife's parents we learned that they had preplanned their funerals. I wish my family members had been wise enough to make prearrangements. Making so many decisions was extremely difficult, especially at such a stressful and sad time.

No one likes to think about death or their own funeral, but it is a topic that should be discussed and plans made well in advance. Although most funeral homes offer prearrangements, few are taking this option, even though it can offer peace of mind to a loved one. Planning ahead gives you time to research funeral homes and compare costs to find the best possible option for you and your family.

If you decide to prearrange your funeral, here are a few things to consider.

First, select a funeral home. If you are unfamiliar with the funeral homes in the area, ask relatives, friends, and clergy for their recommendations. Visit more than one funeral home to compare the services they offer and the associated costs.

Second, decide what type funeral you would like. Most funeral directors can assist you with your planning. Items to consider are whether to be buried or cremated, type of casket or urn, listing of pallbearers, open or closed casket, embalming or other preparation, music or readings, religious or secular service, and funeral or memorial service, with or without visitation.

Third, if you wish to be buried select a plot with/or without a vault, casket, and a monument or marker. Selecting a final resting space is important as many situations have arisen where family members fight over where a loved one should be buried resulting in court action. If you plan to be cremated, choose an urn to buy or rent and specify whether you wish the ashes to be buried, scattered or if someone is to keep them.

Fourth, costs vary depending on the funeral home. Funeral directors must give you a list of services and goods with the associated costs.

Fifth, you can prearrange without prepaying for the funeral arrangements. If you choose to prepay there are a number of things to consider including:

- Will paying now cause you and your family an immediate financial burden?
- Are you protected if the funeral home goes out of business or is acquired by another company?
- If you move to another city will this funeral plan apply or will there be the added cost of transporting the body?
- Does the plan have a locked in value or can it change with time?
- Does the plan allow family members to make additional arrangements at the time of death?
- Can you cancel and get your money back if you change your mind?

If you purchase a funeral policy or plan, keep the documents in a safe place and make sure to inform a family member or the executor of your estate about what arrangements have been made and where the documents are located.

Remember, making final arrangements will ease your loved ones burden of making difficult decisions at a stressful time and will ensure that your final wishes are honored,

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