

## “THE IMPORTANCE OF FUNERAL PLANNING”

The rituals of death, from remembrance of the deceased to the grieving process, vary greatly among cultures, religions and geographies. Just as with other end-of-life decisions, you and your loved ones can plan for your funeral prior to your death.

Many people turn to a funeral home to help with the funeral planning process. There are many options to consider when choosing a funeral home. Some people may choose a funeral home close to where they live or near where they plan to be buried. Others consider religious, cultural or ethnic affiliations when making this decision. Whatever the basis for your decision, it is important that you feel comfortable with that funeral home and its staff.

Funeral costs can vary widely for similar products and services, so there is value in exploring more than one option. Federal and state regulations require that funeral homes follow certain procedures regarding funeral arrangements and costs. They must provide consumers with an itemized general price list and must not require that specific funeral packages be purchased.

The most common choice for disposition of the body is burial. In this case, you must arrange for a casket and a burial plot. The casket can be one of the most expensive costs in a funeral. Caskets can range in style and price from very simple and inexpensive to very ornate and expensive, costing from a few hundred dollars to thousands of dollars. Most people purchase caskets through the funeral home, but federal regulations require that funeral home allow caskets to be purchased independently. Consumers have the right to buy a casket directly from a casket retailer or over the Internet or even to make their own. Many issues, both financial and personal, may influence the decision about where to be buried and whether to purchase a burial site in advance. Contact different cemeteries and carefully compare options and costs.

Cremation, the incineration of the body, must be performed at a licensed crematory. In the process of cremation, the body and its container are both incinerated with intense heat. While commonly called “ashes,” the remains following cremation are calcified bone fragments that resemble finely broken seashells. The crematory is responsible for careful identification of the ashes so that they may be returned to the proper family. Individuals can make arrangements for cremation directly with a crematory and even arrange pre-payment for this service. However, it is required that transportation of the body from the place of death take place in a vehicle licensed for that purpose; thus transportation is normally handled by a funeral home. By federal law, a casket cannot be required for cremation.

There are several options in disposing of the cremated remains. The ashes may be placed in a niche in a columbarium, a special structure at a cemetery or church; be buried or put in a crypt in a cemetery; be kept at home or be scattered on land or at sea. It may be important to talk with a member of the clergy before choosing cremation. Some religions forbid the practice and some denominations look on the practice with disfavor.

Paying for a funeral can be a financial hardship. Some limited options for financial assistance may be available. Social Security pays the direct survivor a small lump sum. Veterans may be eligible for a burial allowance. Some unions, fraternal organizations and mutual aid societies may also offer funeral benefits. Funeral homes may offer pre-planning services in which funeral arrangements are made at a discounted rate. Also, several insurance companies offer burial insurance policies which may help with funeral costs.

The Federal Trade Commission recommends the following when planning for a funeral:

- Shop around in advance – Compare prices and remember that you can supply your own casket or urn.
- Ask for a price list - The law requires funeral homes to give you a written price list for products and services.
- Resist pressure and avoid emotional overspending - Try not to let your emotions cloud your better judgment on what is right for you and your loved one.
- Recognize your rights - Laws regarding funerals and burials vary from state to state. It's a smart move to know which goods or services the law requires you to purchase and which are optional.

Burial insurance policies and pre-planning services may help you with your decision-making and spare you or your family having to do it when emotions are high. Burial insurance policies may cover costs in excess of actual costs. Remember to keep in control of your policy's money rather than turning the money over to the funeral director.

The options are many and the costs may vary but the purpose is the same: to provide you, your family and your deceased loved one with dignified closure and resolution to life. While discussing funeral arrangements in advance may not be the happiest of topics, it certainly may alleviate some of the grief and stress later in life.

Shelia Lewis is a Smith County Extension agent in family and consumer sciences. She can be reached at 903/535-0885 or via e-mail at [sk-lewis@tamu.edu](mailto:sk-lewis@tamu.edu).

Educational information/programs of Texas Cooperative Extension are open to all people without regard to race, color, sex, disability, religion, age or national origin.