

Funeral Arrangements

Saying goodbye to a loved one is a difficult experience, further complicated by all the final details that need to be handled. Family members face the pressure of making funeral arrangements and closing up the deceased's affairs. Knowing the facts and options can help guide your decisions and make the planning easier.

Family Decisions

The deceased may have prearranged his or her funeral and disposition (burial or cremation) and indicated his or her wishes in a will or a special file. In this case, the survivors' responsibilities will be much simpler. You will need to ensure the deceased's wishes are carried out as directed. With the assistance of a funeral director, you and other family members will help supervise the wake, funeral services, final disposition and other details. If the deceased has prepaid for things like the funeral-home services, casket and monument, you will want to check to see that those debts are settled and receipts accounted for.

If your loved one dies without indicating final preferences, your family will need to work together to make these choices and arrangements. Perhaps the deceased would have wanted to be buried in the cemetery where his or her parents or siblings were laid to rest. Perhaps entombment, in which the casket rests above ground in a stone mausoleum vault, is the right choice. Discuss these matters carefully and compassionately, and work closely with people like the funeral director, the clergy, a family attorney and the cemetery representative to see that all the details are fulfilled.

Working with the Funeral Home

When a loved one passes away, your most helpful resource aside from family members and friends is the funeral home director. This person and his or her team can help with all of the important details, from selecting the cemetery and planning the post-funeral luncheon to contacting the necessary companies to arrange for the disbursement of benefits entitled to you.

Experts recommend calling or visiting at least a few funeral homes to weigh costs. Choose a licensed funeral director with a good reputation. Ask for the separate prices of general services, caskets and outer burial containers, and compare the total price with other funeral homes. The costs of general funeral home services, which can average roughly \$6,000 and up, typically include fees for the following:

- The initial conference, consultations, overhead and paperwork
- Embalming and dressing the body
- Transportation of the body to and from the funeral home
- Facility costs for the viewing, wake or visitation
- Extra items, such as flowers, obituary notices and music

Embalming is not necessary unless immediate burial cannot occur within a prescribed time frame; you opt for a wake or viewing service; or the body must be transported out of state or out of the country. If the deceased had no prearranged directives and cost is an issue, you also can request an immediate burial or direct cremation. Both eliminate the costs of a wake, traditional funeral, graveside service and an expensive casket. With an immediate burial, all you pay for is the funeral director's handling and storage fee, transportation costs and a simple casket. A cremation costs even less because you are not buying a plot of land, but you still must pay for the funeral director's storage and handling of the body, transportation, crematorium charge and urn or container.

When a Loved One Dies: A To-do List

- **Secure a death certificate:** If the person dies in a hospital or hospice, a physician usually can establish the cause of death and sign the death certificate. If the person dies at home or elsewhere, you will need to call the police. The police will help you contact the deceased's physician to secure a death certificate. The physician or police may refer the body for investigation by the medical examiner or coroner, who may perform an autopsy to determine the cause of death.
- **Contact a funeral director:** A funeral home may be able to handle many of the details for you. Unless an autopsy is ordered, the funeral director will come to the home or hospital to take the body to the funeral home.
- **Notify family and friends:** Ask loved ones to help you make calls and visit relatives, friends and associates of the deceased. Arrange for an obituary notice in your local newspaper and church or temple bulletin.
- **Gather important documents:** First, look for written disposition directives and documentation indicating the funeral was prepaid, which can often be found in the will. In addition to the will, you will need to locate other important papers of the deceased, such as IRAs, W-2 forms, Social Security Number, bank account information, marriage, birth and divorce certificates, military discharge papers, insurance policies, income savings plans, trust documents, automobile registration, retirement plans and stock/bond certificates. Gather all of the deceased's current bills and determine any outstanding debts.
- **Contact a clergyperson:** A member of the clergy can provide counseling and support for the entire family and help you arrange the proper prayers, songs and commemorations if you plan on conducting a religious service.
- **Contact a lawyer:** The deceased's attorney or family lawyer can help you interpret the will, get the estate through probate and settle important legal details.
- **Contact an accountant or tax attorney:** An accountant can value the assets and file state and federal estate taxes and income tax returns.
- **Contact the deceased's employer:** Inquire about any group insurance benefits, pension fund, terminal pay and other benefit disbursements that may be due to beneficiaries. Call your employer and indicate you will be taking bereavement leave.
- **Contact the deceased's life insurance agent:** Life insurance companies typically require a beneficiary claimant's statement and either a death certificate or an attending physician's statement.
- **Contact the Social Security Administration:** The spouse may receive a lump-sum death benefit or other benefit change if the deceased was covered under Social Security.
- **Contact financial advisors:** A financial expert, like a trust officer or investment planner, can provide advice about your investments, household finances and estate settlements.
- **Arrange for payment of the funeral:** If the funeral is not prepaid, work with other survivors on sharing the funeral and burial costs to the best of your ability.
- **Consider waiting a month to distribute the decedent's property:** Experts recommend waiting at least 30 days after the death before taking any interest or dividends from the estate if you do not have to. Take time out, and stave off real-estate brokers, investment advisors and inquiring inheritors until you have had a chance to catch up after the funeral.

In the beginning, it may be hard to accept a loved one's death. Give yourself time to grieve, and do not be afraid to express your feelings. Find solace in the consolation of others, and summon up the strength to help other mourners, especially children, cope with their loss.

Getting Help

It is important to take time out for yourself during the bereavement period. You may feel overwhelmed by sadness and loss, thoughts of your duties and funeral commitments and memories of the deceased.

Step away from the situation to gain perspective. Think about what the loved one meant to you and the part you played in his or her life. Aim to honor his or her memory and bring closure to his or her death and your grief. Do not be afraid to reach out to others and seek professional help if you need it.

Resources

- Funeral Consumers Alliance: www.funerals.org
- National Cremation Society: www.nationalcremation.com
- National Funeral Directors Association: www.nfda.org

Here when you need us.

Call: 855-239-0743

Online: guidanceresources.com

App: GuidanceNowSM

Web ID: Guardian

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