

It is difficult to think about the eventual death of a loved one, or of yourself. Because death is something you may not want to think about, funeral or memorial service planning is something you might put off. The reality is that most people will be involved in making funeral arrangements at some point in their lives. Survivors may quickly become bewildered by the number and types of decisions that need to be made. They may not be aware of the expenses involved with funerals or memorial services.

## Funeral Expenses

Funeral expenses consist of four distinct categories of costs. Being familiar with these types of typical expenses may ease stress in a time of sorrow.

**Professional services:** These include the services of the funeral director and staff, including the use of facilities and equipment; and the casket and vault.

**Grave and site or cremation:** These include the cost of the grave, if not previously owned, and opening and closing the site. There are costs associated with cremation and an urn, if desired.

**Monument or marker:** These include costs for a monument or marker for the grave or a niche for an urn.

**Miscellaneous:** Costs for items paid directly by the family or through the funeral director for flowers, limousines, death notices, burial clothing, or transporting the body.

In anticipation of these expenses, some people prepay and prearrange their own funerals. Before making the final decision, ask the following questions:

- If you change your mind, will you get all or part of your money back?
- If prices increase, will your family have to pay the difference?
- If the funeral home goes out of business, will another funeral home take over the plan?
- If you move, will the plan transfer to another funeral home?

When someone dies without a will, it is referred to as dying intestate. The court appoints an administrator. The administrator's responsibilities are similar to those of an executor. They include paying creditors, distributing assets, and settling the estate.

While prepaying occurs with the intention of easing the burden on family members, setting aside a sum of money to be used for funeral expenses is another option. In any case, leaving preferences or instructions for family members can be helpful. Write a letter that explains whether you would like to be buried or cremated; how and where you would like services to be conducted; your choice of cemetery, including information about a burial plot; and the location of documents verifying prepayment of funeral expenses or funds set aside.

A no cost *Memorial Planning Guide* is available from the Kansas State Board of Mortuary Arts at [www.accesskansas.org/ksbma/pdf/Memorial%20Planning%20Guide.pdf](http://www.accesskansas.org/ksbma/pdf/Memorial%20Planning%20Guide.pdf).

## Other Considerations

When someone close to you dies, certain details need attention. You will need several copies of the death certificate, perhaps as many as six or more, often supplied by the funeral director. The funeral director can help you gather information and locate forms for filing claims and settling affairs related to insurance, bank

## The Funeral Rule

The Federal Trade Commission (FTC) is charged with enforcing the Funeral Rule. It describes your rights to choose the goods and services you want and to pay only for what you select. It allows you to compare prices and makes it possible for you to pay only for what you select. The FTC offers tips for shopping for funeral services.

- Shop in advance and compare prices from at least two funeral homes. While funeral providers may group goods and services, you have the right to buy them separately. You also have the right to supply your own casket or urn.
- Ask for a written price list. By law, funeral homes are required to provide a written price list stating their goods and services.
- Resist pressure to buy goods or services you do not want or need. Recognize and avoid potential emotional overspending in your desire to honor a loved one.
- Recognize your rights. Laws vary from state to state. In Kansas, a source for information is the Kansas State Board of Mortuary Arts, [www.accesskansas.org/ksbma](http://www.accesskansas.org/ksbma) or call 785-296-3980.

accounts, fraternal groups, veteran or military organizations, social security, and other business entities. There may be a fee for this service.

Appoint someone to keep a record of these activities as well as all related expenditures.

In the days immediately following a death, families may need other kinds of help, such as answering the phone, collecting the mail, caring for pets, taking care of perishable property, monitoring the home while the family is away, and providing food for family and friends after the funeral or memorial service. Trusted friends appreciate the opportunity to be of service.

*“The surviving spouse or child is left with so many decisions, ones that used to be made together, ones that you never thought about because you always had someone to talk to about them. So think ahead: **Who** would you turn to and trust to help you? And it doesn't have to be all one person. **Let** someone take care of writing down food and visitors, **let** someone clean up and put away, **let** someone get you that glass of water you need. So often people don't know what to say to you, especially in a sudden death. People feel good **doing** something for you.” ~ a Surviving Spouse*

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