

Booklets in the Complete Life series were developed under grant #90-CG-2548 from the National Family Caregiver Support Program, U.S. Administration on Aging.

*Plans are useless,  
but planning is invaluable.*

*—Winston Churchill*

## PLANNING AHEAD



## Funeral and Memorial Services

© 2002, 2004 Center on Aging  
University of Hawaii  
John A. Burns School of Medicine  
[www.hawaii.edu/aging](http://www.hawaii.edu/aging)

## THE COMPLETE LIFE SERIES

### ***Planning Ahead: Funeral and Memorial Services***

is the second in a series of five booklets on end-of-life planning and care. The booklets in the Complete Life series are:

**Booklet 1** - Advance Care Planning: Making Choices Known. *A workbook to document the kind of care you want if you are unable to make decisions for yourself. Includes web addresses to find your state's forms.*

**Booklet 2** - Planning Ahead: Funeral and Memorial Services. *A workbook to document your funeral or memorial service preferences ahead of time. Includes tips for consumers.*

**Booklet 3** - Preparing to Say Good-bye: Care for the Dying. *Learn about common symptoms experienced by dying people and what you can do to make the dying person more comfortable.*

**Booklet 4** - When Death Occurs: What to Do When a Loved One Dies. *A guide to help you get through the hours, days, and weeks following a loved one's death.*

**Booklet 5** - Help for the Bereaved: The Healing Journey. *Learn about the common expressions of grief, the healing process, and when to get help.*

All five booklets can be downloaded from  
[www.hawaii.edu/aging](http://www.hawaii.edu/aging)

## TABLE OF CONTENTS

Planning ahead . . . . .	3
Funerals and memorials . . . . .	5
Burial and cremation . . . . .	6
What can you expect from a mortuary or funeral home? . . . . .	7
Should you buy a funeral plan? . . . . .	8
Planning your service . . . . .	10
Final arrangements . . . . .	11

*And we must extinguish the candle,  
put out the light and relight it;  
Forever must quench,  
forever relight the flame.*

*-T. S. Eliot*

---

## PLANNING AHEAD

Death will come to all of us. Learning about options for funerals, memorials, and burial makes sense. Which plans should you make now?

- Do you want to be buried or cremated?
- Which kind of service do you want?
- Should you buy a funeral plan?

Making plans ahead of time will help reduce the stress on surviving family members and loved ones when death occurs. It is helpful for them to know in advance if you want a funeral service, a memorial service, or no service. Because costs vary, deciding ahead of time can save money as well as time.

Ask your clergy person or spiritual leader for help in planning the service. Some faiths have traditional ways of treating the dead. Others are more flexible and allow for more personal choice. Ask which areas of the funeral or memorial service allow for personal expression.

Planning your funeral or memorial service with care and mindfulness is a gift you share with those you love. This booklet will help you make and document decisions for the events following your death.

---




*The best and most beautiful things  
in the world cannot be seen or touched,  
but are felt in the heart.*

*– Helen Keller*


## FUNERALS AND MEMORIALS

---

 **Funeral Service.** A funeral is a formal service based on religious or cultural traditions. The body is present in most cases, and there may be a viewing. Because the body is present, funerals generally take place within a few days of death, before cremation or burial. A funeral can take place at home, at the graveside, in a church or temple, or at a funeral home or mortuary. Of these options, the funeral home or mortuary is likely to be the most expensive.


*Today is a good day to die,  
for all of the things of my life are here.*


*—Chief Crazy Horse*

 **Memorial Service.** A memorial service is held without the body, so it can be scheduled days, weeks, or even months after the death occurs, allowing time for family and friends to gather together. A memorial service can be as elaborate or simple as you choose, and may be held anywhere -- at home, in a park, at the work site, at the graveside, in a church or temple, or at a funeral home or mortuary. Sometimes, family members and loved ones choose to hold memorial services simultaneously in different parts of the country. For more information about burial, cremation, funerals, and memorial services, visit [www.funerals.org](http://www.funerals.org) or call 1-800-765-0107.

## BURIAL AND CREMATION

---

 **Earth Burial.** Earth burial is the practice of placing human remains in the ground. Most people are buried in cemeteries, although some states allow earth burial on residential property. Bodies are usually placed in a casket prior to burial, which can cost anywhere from a few hundred dollars to tens of thousands of dollars. The dead can be buried fully clothed or not, and personal items may be placed in the casket as well. In addition to a casket, most cemeteries also require a grave liner to prevent the ground from shifting and becoming uneven over the years. Many cemeteries allow family and friends to hold ceremonies at the graveside prior to burial.

 **Cremation.** Cremation is a process that uses intense heat to reduce the body to bone fragments. These are usually crushed or ground so that the ashes can be scattered. It takes two to four hours to cremate a body, and the cremated remains (sometimes called cremains) weigh four to eight pounds. Cremains may be stored in a box or urn at home, placed in a columbarium, buried in the earth, or scattered. Most crematories require that the body be cremated in a container. Federal law requires that all funeral homes offer an inexpensive cremation container for this purpose, however, you can choose to be cremated in an expensive casket. The crematory must be told if the body has a pacemaker or other metal implant so they can remove it prior to cremation.

## WHAT CAN YOU EXPECT FROM A MORTUARY OR FUNERAL HOME?

---

Mortuaries and funeral homes are in the business of caring for bodies after death. They may offer some or all of these services:

- Picking up the body from the home, hospital, or nursing home
- Preparing the body for viewing
- Hosting and arranging the funeral or memorial service
- Filing the death certificate
- Sending the obituary to the newspaper
- Burying or cremating the body

Most U.S. states allow you to handle all these arrangements yourself without the help of a funeral director.



## SHOULD YOU BUY A FUNERAL PLAN?

---

Funerals can be expensive. You can save money by knowing your choices and your rights. This section will help you to understand the importance of planning ahead financially, the benefits and dangers of prepaying for your funeral, and where to find assistance.

It is easy to get confused with all of the different terms surrounding prepayment: prepay, preneed, and pre-plan. There are no set definitions for each of these terms, but generally preplanning is stating your wishes in writing or verbally, without prepaying for those arrangements.



**What is Preplanning?** Preplanning simply means planning ahead. People should always


plan ahead and consider ways to cover the expense of a funeral. Preplanning saves your family from the stress of making choices in a time of grief. It also allows you to compare prices and to make informed choices about the goods and services you desire.




**Should I Prepay?** Prepaying means setting aside funds now for a funeral in the future.

There are several ways to set aside funds. Some people buy a funeral plan years in advance of death. There are advantages and drawbacks to this. If you choose to prepay, be sure that you understand the contract before signing.




 **What is Preneed?** Preneed is a special type of prepayment. It is a term used by the funeral industry to describe plans and trusts that are sold to consumers by funeral homes, cemeteries, and insurance agents.

You should be cautious about paying for your funeral in advance. What if the funeral home goes out of business before your death? What if you change your mind about your plans? Any of these situations may cause you to lose some or all of your money. Make certain you understand any contract you are signing.

 **How Much Will It Cost?** Prices vary depending on the services and products (like the casket or burial urn) you want. The federal “Funeral Rule” requires funeral directors to show you a current price list of their goods and services if you ask. They also must disclose prices by telephone. As with any major purchase, shop around for the best prices. Buy only what you want and need.

Even with prepaid funeral plans, families may be surprised to learn of additional expenses that are not covered. Vault liners (outer burial containers), cemetery maintenance fees, and police escort services, for example, can be among the “hidden” extra costs. There also are separate fees for opening and closing a grave, crypt, or niche. There may also be additional fees for services rendered on weekends or after-hours. In addition, general sales tax is levied on all products and services at the time of death, to be paid by the estate.

Veterans are eligible for burial benefits in any of the 120 national Veterans cemeteries. These include a headstone or marker, a vault liner, opening and closing of the grave or niche, and perpetual care. Veterans are also eligible for a free marker if buried in cemeteries other than national Veterans cemeteries, but there is usually a fee for setting the marker. For more information, visit [www.va.gov](http://www.va.gov) or call 1-800-827-1000.

 **Where Can I Get Help?** Planning for your funeral in advance and comparing prices is one of the wisest things you can ever do. Visit [www.funerals.org](http://www.funerals.org) or call 1-800-765-0107 to learn about the options in your state and to get help with planning ahead. If you wish to file a complaint against a funeral home or mortuary, contact the Federal Trade Commission at 1-877-FTC-HELP.

## PLANNING YOUR SERVICE

---

You may use the form that starts on the next page to plan your funeral or memorial service. Share your plans with your family. Do not rely on putting your plans in your will, as the will may not be read until after other arrangements are made for you.

If plans are not made and shared ahead of time, the burden falls on the surviving family members and loved ones. Stating your wishes in advance helps ease the burden on loved ones during a time of grief and loss.

## FINAL ARRANGEMENTS

Use this sheet to provide vital information and state your wishes.

### I. PERSONAL INFORMATION

Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Place of Birth: \_\_\_\_\_

Husband/Wife: \_\_\_\_\_

Children: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Grandchildren: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Other Significant Persons: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## II. THE SERVICE

### A. Type of Service

Funeral       Memorial       No Service

Other \_\_\_\_\_

### B. Location of Service

Church or Temple \_\_\_\_\_

Mortuary or Funeral Home \_\_\_\_\_

Other \_\_\_\_\_

### C. Location of Reception (if different from above)

Church or Temple \_\_\_\_\_

Mortuary or Funeral Home \_\_\_\_\_

Other \_\_\_\_\_

### D. People who can give the eulogy

1. \_\_\_\_\_

2. \_\_\_\_\_

### E. Music I would like played or sung

List the hymns, chants, or songs you would like to have sung at your service. Name any soloists, singers, or musicians that you would like to have perform.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

### F. Readings

List your favorite scriptures, sutras, sacred readings, poems, etc. Write down who you would like to have offer each reading.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### G. Arrangement of the altar

Flowers (Which kind?)

\_\_\_\_\_

Photograph (Which one? Where is it located?)

\_\_\_\_\_

Religious image (Which?) \_\_\_\_\_

Other \_\_\_\_\_

### H. Flowers and monetary donations

- Guests may bring flowers or wreaths.
- No additional flowers or wreaths, please.
- I would like monetary donations to go to:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_



### III. BURIAL INSTRUCTIONS

#### A. Viewing of the body at the service

- Viewing     No Viewing

Where should the viewing be held?

\_\_\_\_\_

Which clothes would you like to wear?

\_\_\_\_\_

What personal items, if any, would you like placed in your casket?

\_\_\_\_\_

#### B. Burial or Cremation

- Burial (If you own a plot, where are the papers?)

\_\_\_\_\_

- Cremation

Where should your ashes be preserved or scattered?

\_\_\_\_\_

What personal items, if any, would you like cremated with you?

\_\_\_\_\_

- Body donation (If arranged, where are the papers?)

\_\_\_\_\_

- I have pre-arranged my funeral and burial

- Yes (with which mortuary?) \_\_\_\_\_

\_\_\_\_\_

- Location of paperwork: \_\_\_\_\_

\_\_\_\_\_

- No

When this information is needed, who do you want to be in charge?

Name \_\_\_\_\_

Phone \_\_\_\_\_

### IV. OTHER INSTRUCTIONS OR INFORMATION



## V. PEOPLE TO CONTACT WHEN I DIE

List family members, friends, minister, lawyer, accountant, and others. Add other pages as needed.

Name/relationship \_\_\_\_\_

Phone/e-mail \_\_\_\_\_

Name/relationship \_\_\_\_\_

Phone/e-mail \_\_\_\_\_

Name/relationship \_\_\_\_\_

Phone/e-mail \_\_\_\_\_

Name/relationship \_\_\_\_\_

Phone/e-mail \_\_\_\_\_

Name/relationship \_\_\_\_\_

Phone/e-mail \_\_\_\_\_

Name/relationship \_\_\_\_\_

Phone/e-mail \_\_\_\_\_

Name/relationship \_\_\_\_\_

Phone/e-mail \_\_\_\_\_

Name/relationship \_\_\_\_\_

Phone/e-mail \_\_\_\_\_

## TIPS FOR CONSUMERS

- Plan ahead. Document your wishes in this booklet, and inform a trusted person where you have placed it.
- Talk about funerals with your family, and share your wishes with them.
- Price shop by phone or in person.
- Remember that simple caskets are adequate for burial or cremation, and that cremation is less expensive than burial.
- Remember that holding a service without the body can give you more time to plan and be less expensive than holding a service with the body.
- Handle all arrangements without a funeral director, or choose a funeral director that will honor your plans.
- If you prepay for a burial plot or a funeral plan, make sure you understand the contract before you sign.
- Join a Funeral Consumers Alliance in your state. This group can help you understand your options and help you to make wise choices. Visit the national organization at [www.funerals.org](http://www.funerals.org) or call 1-800-765-0107.