



*"How to" E-book Series by Susan Sandys*

# HOW TO:

## **BURY OR CREMATE YOUR LOVED ONE WITHOUT GOING BROKE**



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# HOW TO:

## **BURY OR CREMATE YOUR LOVED ONE WITHOUT GOING BROKE**

Before you start to plan the funeral or memorial, do the following:

1. Look for your loved one's funeral, cremation, memorial or burial wishes.
2. Look for paperwork indicating that your loved one had a pre-need arrangement. This means he/she prepaid some or all of his/her funeral or cremation expenses upfront. If you choose a funeral home or mortuary, and then later discover that your loved one had a pre-need arrangement with a different one, you probably can't get a refund.
3. When planning a burial/funeral/cremation/memorial, be sure to purchase only the services that you want. Many funeral services are sold in packages. Often, those package deals will be the first things presented to you, before the itemized list of individual services. Do not buy a package that has extra services that you do not want.

# Burial/Funeral

**1. Federal Law.** There is a federal law called the Funeral Rule. It regulates the funeral and cremation industry. The Funeral Rule gives you the following rights as a consumer:

**a. General Price List.** You are entitled to price quotes, over the phone, for all of a funeral home's services. The funeral home must also give you a printed, itemized price list when you show up to discuss funeral arrangements.

You can even just stop by a funeral home and ask for this price list, referred to as the General Price List. (It is a good idea to get a few different General Price Lists to compare).

A General Price List should include all available services and their costs, including:

- Funeral director services for initial conference, consultations, paperwork and overhead. This fee is added to all bills.
- Transportation of the body to the funeral home and to the place of final disposition.
- Care of the body, including embalming and "casketing" or dressing the body.
- Use of facilities for a viewing, wake or visitation, and the funeral or memorial ceremony at the funeral home.
- Other options: purchasing flowers, preparing obituary notices or providing music.

**b. Caskets.** You are entitled to see a written casket price list before seeing the actual caskets. This is recommended since there may be lower-priced caskets on the list that are not on display. Sometimes

the casket prices are on the General Price List, but often they are separate.

You are entitled to provide the funeral home with a casket or urn purchased elsewhere. The funeral home cannot require you to be at the funeral home when the casket or urn is delivered. Costco sells caskets and urns.

**c. Outer Burial Container.** You are entitled to see a written outer burial container price list. Outer burial containers prevent grave cave-ins.

**2. Itemized List For You.** Be sure to get a written statement of what you ordered, itemizing every good and service you selected, the price of each and the total cost.

Do your funeral shopping before you move the body. Each time you move your loved one's body, costs rise.

## **Cremation/Memorial**

**1. Remains.** There are no restrictions on where you keep cremation remains. An urn is not required.

**2. Questions To Ask.** There are several questions to ask when choosing a cremation provider:

**a.** Is the cremation provider a member of the Cremation Association of North America?

**b.** Does the cremation provider actually perform cremations? If not, who are the third party providers of the different services?

**c.** Does the body need to be identified prior to cremation? If so, how? How does the cremation provider then track the body and

verify the identity of the remains?

- d.** Can the cremation be witnessed by a family member or designated individual?
- e.** What is the average time between receiving your loved one's body and the completion of the cremation?
- f.** Does the cremation facility have refrigeration facilities to hold the body prior to cremation?
- g.** How are the cremated remains returned?
- h.** Can you get references from other families who have used the cremation provider?
- i.** Is the staff certified or does it have specific training in the proper use of the cremation equipment and care of the body and cremated human remains?
- j.** Does the price you are quoted include a crematory fee? If not, be sure you know for sure what that fee will be before authorizing the cremation.

## **Need For Death Certificates**

You cannot underestimate the need for death certificates. Make sure someone orders at least 15 certified death certificates from the mortuary or cremation facility. Do this even if you don't think you will need all of the certificates. Almost everyone wants originals, not hard copies or digital copies. Trust me—better to be safe than sorry.

## Other Things To Do

1. Call clergy.
2. Arrange for childcare and pet care, if needed.
3. Name someone to call relatives, friends, and your loved one's employer. Look for address books, smart phones, tablets, or computer contacts.
4. Name someone to be in charge of social media notifications, phone messages, texts, etc.
5. Arrange for food donations for 3-4 days.
6. Contact the newspaper and find out costs and requirements for publishing an obituary. Ask if there is an extra charge for photos. The obit may be in print or digital.

Please see my blogs for more information on how to bury or cremate your loved ones and other end of life issues.



### **Disclaimer**

This manual is designed for general information only. The information presented is neither formal legal advice nor the formation of a lawyer/client relationship. Persons using this manual are encouraged to seek independent counsel for advice regarding their individual legal issues.