



## Life Changes Funeral Planning Industry Snapshot

### Overview:

Funeral planners play a significant roll to the family and friends of the deceased. They assist with the difficult task of guiding you through, and planning each aspect of the funeral and burial process. Different employees of Funeral Homes have responsibilities to the client.

- ✓ The funeral director will:
  - ✓ arrange all transportation, care, and preparation of the remains
  - ✓ plan and coordinate the service
  - ✓ assist in the purchase of a burial plot and casket
  - ✓ provide a hearse and driver
  - ✓ make arrangements for the final resting place
  - ✓ arrange for the grave to be prepared and closed; or
  - ✓ Arrange for cremation and plan the inurnment, entombment, or scattering of ashes.
- ✓ An embalmer will:
  - ✓ embalm the body
  - ✓ Style the hair and handle cosmetic services.

Some funeral homes will also help you conduct religious services or burials at sea.

### Services:

A funeral home is required to provide a general price list that lists all services and products it offers. Cremation is simpler than burial, and can help keep costs down.

- ✓ Embalming is usually mandatory for open-casket services.
- ✓ Time of day and day of week significantly affect the cost of burial.
- ✓ Weekends and evenings are generally much more expensive.
- ✓ Headstones can often be purchased directly from the manufacturer at a significantly reduced price.
- ✓ Choosing to have the service at a church or other space is usually less expensive than renting the funeral home's chapel.
- ✓ Funeral homes cannot refuse to use a casket or urn that you have purchased elsewhere, nor can they charge you an extra fee for doing so.



## Life Changes

# Funeral Planning

## Provider Selection

### Specialization:

It's important to know your rights before you call a funeral home. The Federal Trade Commission (FTC) enforces a set of regulations known as the "Funeral Rule" that you should read.

### Preparation:

- ✓ Be aware of specific instructions from the deceased, in a last will and testament or other documents left behind.
- ✓ A deceased veteran or surviving spouse of a veteran may have different options.
- ✓ Know of any religious options that may be desired:
  - ✓ the church location where the service is to be held
  - ✓ the desired clergy or layman who will perform the service
- ✓ Define the type of memorialization and know your budget.
- ✓ Location of the final remains.
- ✓ Desired time from of the service based on:
  - ✓ traveling distance of family and friends
  - ✓ church or desired location availability
  - ✓ other specific requests from the deceased

### Evaluation:

- ✓ Does your funeral home have any religious affiliation?
- ✓ How long has the funeral home been in business?
- ✓ What are the qualifications of the staff?
- ✓ How many services has the funeral director planned?
- ✓ Was the funeral director respectful of your budget, or did they attempt to include costly and unnecessary additions?



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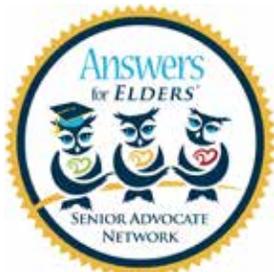
Hosted by Suzanne Newman, she intertwines her own journey as caregiving her mother. Through her real-life experience, and her passion for supporting families, caregivers, and seniors, she interviews top providers in senior care. Coming at it from a family member’s perspective, you will discover how to make later life care decisions a lot easier no matter what stage you are in. Because eldercare is interconnected, there are many moving parts and options that you may not know about. Answers for Elders and the most respected eldercare experts in the industry help you learn through their knowledge and wisdom. Each week we tackle subjects like caregiving, housing, living options, aging in place, healthcare, financial, legal questions and more.

Understanding the different options helps make later life a lot easier. It also helps you be more proactive before changes need to be made so that you can make the best decisions for you and your family members.

## ABOUT THE HOST

Suzanne Perkins Newman, Founder & CEO, Former Family Caregiver  
My Passion: Advocacy for Caregivers & Seniors

- Host of the Answers for Elders Radio Show!
- Founder/CEO Answers for Elders, Inc.
- Family Caregiver “Coach” • Former Family Caregiver for her own Mother
- Author of *The Advocate’s Heart: Finding Your Real Strength in Caring for Aging Loved Ones*
- 25-Year Executive in Advertising, Publishing & Digital Media



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