

Funeral Planning Checklist



FUNERAL PLANNING CHECKLIST AND PRICE COMPARISON SHEET

Planning a funeral is a huge job; some say that planning a wedding is easier than planning a funeral and most weddings take months to plan. Now here you are with little time, an unknown budget and countless decisions to make. Many people rely on funeral directors because they won't let you forget anything. But the problem with letting funeral directors help you is that you lose control over the funeral and end up spending more than you need or want to spend. This checklist is a complete funeral-planning guide that will save you thousands of dollars no matter what type of funeral you choose.

NO CULTURE OR RELIGION ENCOURAGES EXPENSIVE FUNERALS

There is no mandate that says you must honor your loved one in a particular way. There are many ways to pay tribute to your loved one and all of them can be done within a reasonable budget and in keeping with your religious, personal or cultural beliefs. Remember that neither the community nor your belief system encourages elaborate final arrangements. The amount you spend does not equal the love you had for the deceased. As a matter of fact, if you think about it, your loved one would not want you to go into debt to pay for a funeral. Taking a leadership role in the planning of the funeral is more meaningful for you and the your loved one than

how much money you spend.

CHOOSE WHAT IS BEST FOR YOU AND YOUR LOVED ONES

The traditional funeral as we know it in the U.S is a relatively recent development that gets you to buy goods and services you don't need. The traditional funeral in a funeral home calls for unnecessary and invasive preservation of the body with embalming, elaborate caskets, and expensive goods and services. This type of service has no basis in religion or culture; it only started from a commercialized funeral industry. Every family has the right to choose what is best for them. In this economic climate, what is best for most families is not to spend wildly on overpriced items.

KNOW YOUR RIGHTS

If a traditional funeral with the ornate casket, embalming and public viewing is what you really want for your loved one, by all means, go ahead and arrange it. But do so with the knowledge that shopping around for ethical and reasonable funeral directors is your right. Purchasing caskets and other goods and services from less expensive sources is your right. Saying no to embalming is your right. You have the power to choose the things your loved one would have wanted without spending a fortune. You have the right to shop around for the best deal and you have the right to ask questions and get what you truly want, not what some funeral

director dictates you need.

FUNERALS ARE FAMILY MATTERS

Whenever possible, begin your funeral planning with family. Discuss the vision you have for the funeral and what the deceased would have wanted. There is no right and wrong way to plan or hold a funeral, but discussing your ideas before you begin to make calls and purchases will help to make a difficult time much easier to bear. If you discuss ideas with the family, a picture of how you want the funeral to look and how much money there is to spend will help shape your decisions later. In addition, some family members may have had an intimate discussion with the deceased about their final wishes and this will give them an opportunity to share them with you.

CHOOSE THE TYPE OF FUNERAL YOU WANT

Decide what your loved one would have wanted and what your family feels is appropriate. Go through this checklist and get a sense of all the details you would like to include in the funeral. Start off with all the choices you would like to select, you can always pair it down later if budget, time or personal preference becomes a factor.

DETERMINE YOUR BUDGET

If you have the time to plan for a home funeral, you will be saving so much money that you probably won't have to determine a budget, sometimes a few hundred dollars is all you need. However, if you are planning a funeral with a funeral director, you will definitely need to determine your budget. Always have a figure in your head of what you can truly afford before contacting funeral homes for price lists. Sitting down with a funeral director before determining a budget is one of the ways funerals end up costing over 12,000.00 + disposition fees. Don't let the funeral director decide what you need by using your emotions against you.

SHOP AROUND

Once you have determined your budget, you need to find the funeral home or funeral director and goods and services that you can afford within your budget. Even if some of the prices are out of your budget, you will be able to get similar or better products online or at other funeral retailers. Make sure you get prices from third party suppliers as well as funeral homes.

Choosing a funeral home or funeral director based on anything but price is foolhardy. Contact at least three funeral homes for General Price Lists and other prices before you make a decision and certainly before you release the deceased to any one of them.

Another way to save money is to have the family take responsibility for certain things. Perhaps your nephew is good with photos and can set up a slide show or maybe your cousin in graphic design can create a program at just the price of the paper. The more involved the family is, the lower the cost of the funeral.

HOW TO USE THIS CHECKLIST

The following checklist will take the guesswork out of planning a funeral. On the left you will find a list of documents, tasks, goods and services that you will have to gather, do or purchase when planning for your loved one's funeral. It is a comprehensive list that goes into great detail. You'll find everything from big-ticket items you'll have to consider purchasing to small jobs you will want to delegate to family and friends.

In the columns to the right of the tasks, you will find spaces to check 'yes' or 'no' beside a good or service. I suggest going through and checking 'yes' beside all the things you think you might need or want. If you do this first, it will give you an idea of what is truly important to you and to see how much work is involved in a funeral.

The next columns will allow you to assign each task to a specific person, and check off whether or not it has been done. This will help you to keep track of who is in charge of what. You can make notes on their progress,

where they will store the goods, which service provider they've chosen or where to find the information.

Under the categories that require you to contact different suppliers and funeral homes for prices, there is room for you to record and compare three prices from three different suppliers or funeral homes. At the end of the checklist you can enter in the totals and make some notes about which supplier or funeral home you want to work with.

PRINT OUT THIS CHECK LIST

The earlier you plan and the more you plan keeps you from making mistakes, omitting important details or over paying on funeral goods and services. Print out this check list and have it with you as you make your calls to funeral homes, when you research caskets or urns online and when you are with your family discussing the final arrangements for your loved one. Keep all of your funeral planning information together in one file and make sure that family are aware of the funeral plan.

Funeral Planning Checklist

Task	Do you want it?		Has it been completed?	Task assigned to whom?	Notes
	Yes	No			
Locate Documents					
Letter of funeral directive					
Will					
Birth certificate					
Marriage certificate					
Insurance policies					
Bank records					
Deeds to property					
Vehicle ownership					
Military discharge papers					
Citizen papers					
Tax returns					
Gather the following information for the death certificate and funeral planning					
Full name of deceased					
Occupation					
Employment or business history					
Date of birth					
Place of birth					
Date of death					
Place of death					

Funeral Planning Checklist

Task	Do you want it?		Has it been completed?	Task assigned to whom?	Notes
	Yes	No			
Citizenship					
Social security number					
Residence address					
Length of time at current residence					
Spouse's full name or maiden name					
Marital history					
Father's name					
Father's birthplace					
Father's birth date					
Father's date of death					
Mother's maiden name					
Mother's birthplace					
Mother's birth date					
Mother's date of death					
Place of burial or cremation					
If a veteran, discharge papers					
Next of kin, addresses, relationship					
Executor's name and contact information					
Attorney's name and contact information					
Pre-planning documents with funeral home and cemetery that might exist					

Funeral Planning Checklist

Task	Do you want it?		Has it been completed?	Task assigned to whom?	Notes
	Yes	No			
Death certificate, burial, removal and transit permit					
Title to burial plot					
After the Funeral, Contact These People and Organizations					
Attorney for transferring assets and probating the will					
Accountant or tax offices to find out what taxes are to be filed					
Banks and credit unions to locate safety deposit boxes and accounts					
Insurance agents to obtain claim forms					
Social Services to learn about benefits					
Social Security to stop monthly checks					
Veterans Affairs					
Power of attorney to stop their responsibilities					
Creditors to pay outstanding balances					
Utility companies to discontinue services					
Employer of deceased to learn about benefits					
Newspapers and magazines to stop subscriptions					
Post Office to forward mail					
Close computer accounts					

Funeral Planning Checklist

Task	Do you want it?		Funeral Home or Supplier #1 Price	Funeral Home or Supplier #2 Price	Funeral Home or Supplier #3 Price	Task assigned to whom?	Notes
	Yes	No					
Decide on Disposition Options							
Burial							
Burial Clothing, Jewelry, Makeup							
Cremation							
Donation to medical research							
Donation to scientific research							
Other							
Decide on Funeral Services							
Public viewing							
Private viewing							
Visitation							
Memorial service							
Graveside service							
Cremation service							
Home Funeral							
Contact or Notify Friends and Relatives							
Phone, email, announcement							
Death notice							
Obituary							

Funeral Planning Checklist

Task	Do you want it?		Funeral Home or Supplier #1 Price	Funeral Home or Supplier #2 Price	Funeral Home or Supplier #3 Price	Task assigned to whom?	Notes
	Yes	No					
Obituary photo							
For Home Funerals Gather These Supplies							
A bed or table for the deceased							
Bowls and basins							
Mouthwash, vinegar and cotton swabs							
Plastic sheeting or plastic shower curtains							
Washcloths, towels							
Soap, shampoo, conditioner, hand cream							
Essential oils (lavender is a good choice)							
Scissors							
Scarf							
Adult diapers							
40-50 lbs of dry ice and proper storage container							
Towels and blankets to wrap around the dry ice							
Leather gloves, hammer and chisel for handling and cutting dry ice							
Latex gloves							
Bedding for display							
Truck or van for transporting the deceased							

Funeral Planning Checklist

Task	Do you want it?		Funeral Home or Supplier #1 Price	Funeral Home or Supplier #2 Price	Funeral Home or Supplier #3 Price	Task assigned to whom?	Notes
	Yes	No					
Clothing or shroud to dress the deceased							
Flowers, candles and personal effects for display							
Table, chair and lamp							
Bible, favorite book, music							
Casket							
Shroud							
Urn							
Contact Funeral Homes for prices of goods and services							
Immediate burial							
Immediate cremation							
Basic Service Fee for the funeral director and staff							
Transport of body							
Embalming							
Cosmetics							
Clothing							
Visitation/viewing — staff and facilities							
Funeral or memorial service — staff and facilities							
Graveside service, including staff and equipment							

Funeral Planning Checklist

Task	Do you want it?		Funeral Home or Supplier #1 Price	Funeral Home or Supplier #2 Price	Funeral Home or Supplier #3 Price	Task assigned to whom?	Notes
	Yes	No					
Hearse							
Other vehicles							
Least expensive casket price							
Description, including model #							
Outer burial container (vault) price							
Description, including model #							
Urn Prices							
Description, including model #							
Other Funeral Director's Services							
Forwarding body to another funeral home							
Receiving body from another funeral home							
Cost of lot or crypt							
Perpetual care of final resting place							
Opening and closing the grave or crypt							
Grave liner or vault							
Marker/monument							
Set up of grave marker or monument							
Music							
Favorite music							

Funeral Planning Checklist

Task	Do you want it?		Funeral Home or Supplier #1 Price	Funeral Home or Supplier #2 Price	Funeral Home or Supplier #3 Price	Task assigned to whom?	Notes
	Yes	No					
Hymns							
Musicians							
CD's							
Speakers							
Readings							
Scripture							
Poems							
Eulogies							
Food / Catering							
Menu							
Drinks							
Napkins							
Cutlery							
Cups							
Coffee Tea							
Funeral Programs							
Prayer Cards							
Order of Service							
Obituary							

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Task	Do you want it?		Funeral Home or Supplier #1 Price	Funeral Home or Supplier #2 Price	Funeral Home or Supplier #3 Price	Task assigned to whom?	Notes
	Yes	No					
Photos							
Prayers/Readings							
Design							
Printing							
Memorial Items							
Photos							
Frames							
Slideshow							
DVD							
Memorial video							
Memorial website							
Ushers							
Guest register book							
Direct traffic							
Coat check							
Distribute progams							
Pallbearers							
Six-Eight people							

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Task	Do you want it?		Funeral Home or Supplier #1 Price	Funeral Home or Supplier #2 Price	Funeral Home or Supplier #3 Price	Task assigned to whom?	Notes
	Yes	No					
Flowers							
Deceased's favorite							
Flower arrangements							
Cars							
Hearse/station wagon, van for transporting deceased							
Pallbearer car							
Family car							
Flower car to transport flowers							
Clergy or officiate car							
Facility Set Up							
Tables							
Chairs							
Table cloths							
Flowers							
Mementos							
Tent							
People to help							
Clergy to say a few words							
Master of Ceremonies							

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Task	Do you want it?		Funeral Home or Supplier #1 Price	Funeral Home or Supplier #2 Price	Funeral Home or Supplier #3 Price	Task assigned to whom?	Notes
	Yes	No					
Water plants, refresh flowers and replace and light candles							
Answer phones and the door at the home of the deceased							
Stay with the person closest to the deceased to help divert prying questions							
Person to empty trash, pick up empty plates, water plants							
Childcare							
Pet care							
Lawn and yard care							
House cleaning							
Repairs							
Errand runner							
Food Coordinator for before, during and after the funeral							
Guest Coordinator help with out of town guests, hotels, etc							
Total costs							