

A close-up photograph of dandelion seed heads, showing the delicate, feathery structure of the seeds. The image is in soft focus, with a warm, golden-brown color palette. The seed heads are arranged in a way that creates a sense of depth and texture.

How to Plan a Healing & Meaningful Funeral

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Why Do We Have Funerals?

Noted author, educator, and grief counselor Dr. Wolfelt has over 30 years of experience working with bereaved families. Dr. Wolfelt has spent years researching and understanding grief and has discovered that the funeral plays a very important role in the healing journey. In this ebook, you will learn why funerals are important and how you can plan a funeral that meets the needs of your family following a loss.





The Six Needs of Mourning

Dr. Wolfelt has identified six needs of mourning that are initially met by holding a healing and meaningful funeral ceremony. They are:

Reality

First, the reality must be faced. A loved one has died. Our first instinct when we lose someone we love is to reach out to others to process our grief and to begin to understand our new reality. Gathering together for a visitation, funeral service, or memorial is the first step.

Recall

Our second need is to honor and remember the memory of the one who has died. A funeral ceremony allows us to share memories and recall the things we love most about the one who has died and helps us to honor the person in a special way.

Support

Thirdly, we need the support of others. Inviting other members of the community to a visitation or ceremony helps to activate support for the bereaved family. If no public service is held, friends may keep their distance, thinking that the family wishes to grieve privately. However,

a public service invites the warm, loving, and caring support of friends, neighbors, and community members that is so needed at a time of loss.

Expression

Fourth, a funeral gives outward expression to our inner grief, helping us to mourn a loss and create forward movement in our grief. Mourning is different from grief. Mourning is “the outward expression of grief, grief gone public, or a shared social response to loss.” A meaningful ceremony can actually help us take our internal grief and express it outwardly through mourning.

Meaning

Next, we have a need to search for meaning after the loss. The funeral ceremony helps to bring together meaningful elements such as music, readings, stories, actions, symbols, and the loving support of others to create the sweet spot of a meaningful funeral experience.

Transcend

Finally, we have a need to emerge from our experience transformed. The funeral experience as a whole is like a rite of passage. We emerge with a new identity, a new relationship with our lost loved one, and a new relationship with our community as a whole.



Why Plan Ahead for Funeral Wishes?

Planning ahead for funeral wishes allows you to create a healing and meaningful experience for loved ones. Having a plan in place also alleviates the burdens that fall on loved ones at the time of loss. A well-thought-out celebration of life promotes healing after a loss and helps to remove a lot of the stress, anxiety, and doubt that often plagues newly bereaved families. If you have ever lost a loved one, you know that planning ahead is actually an incredibly thoughtful gift of love!

Let's look at some of the main reasons people decide to plan ahead for their funeral:

1. *For peace of mind.* Having everything taken care of ahead of time brings peace of mind to you and your family.
2. *To save money.* If your family knows exactly what your wishes are, they generally are able to save considerably by avoiding unnecessary spending.
3. *To alleviate stress at the time of loss.* With a plan in place, your family is able to spend more time together, offering comfort, support, and love to one another at a time when they need it most.
4. *To avoid arguments.* The loss of a loved one is a very emotional time, and if a family is torn about which options to choose, emotions can tend to run high. However, all reason for argument is put to rest when family members know exactly what you want.
5. *To protect loved ones.* When everything is planned out, including how the funeral will be paid for, nothing is left to chance. Your loved ones are protected from having to come up with a large sum of money in a short amount of time.



What Makes a Funeral Meaningful?

“People who take the time and make the effort to create meaningful funeral arrangements when someone loved dies often end up making new arrangements in their own lives. They remember and reconnect with what is most meaningful to them in life...strengthen bonds with family members and friends. They emerge changed, more authentic and purposeful. The best funerals remind us how we should live.” – Dr. Alan Wolfelt

In order for a funeral service to be a healing and meaningful experience, there are several [tried](#)

[and true elements that you should consider incorporating](#). Dr. Wolfelt tells us that these elements are necessary to facilitate [the six needs that a funeral fulfills](#): 1) acknowledging the reality of the death, 2) embracing the pain of the loss, 3) remembering the person who died, 4) developing a new self-identity, 5) searching for meaning, and 6) receiving ongoing support from others.

If you are planning a funeral, whether because someone you love has died or you are making [advance funeral plans](#), give thoughtful consideration to how you can implement these healing and meaningful elements.

Music

First of all, music sets the tone of a funeral and brings emotions to the forefront. In fact, one of

the purposes of a funeral is to allow mourners to grieve together, and in many ways, music says what words cannot. Don't be afraid to invite people to express grief. Consider using music that was significant to the lost loved one.

Readings

Second, readings add another facet to a meaningful service. They are another way to not only invite mourners to express their emotions, but readings bring the unique spirit of the one who has died to life. Did they have a favorite book? Poem? Were they a person of faith who would want passages read?

Viewing/Visitation/Reception

Third, the viewing or visitation is a time for family, friends, coworkers and neighbors to gather and express support and sympathy. If it is decided to have a viewing, it is an opportunity for mourners to see this special person one last time and begin to acknowledge the reality of their death. For many, as part of the grieving process, it is important to physically see the body. The viewing offers this opportunity.

Eulogy/Remembrance

Fourth, the eulogy may be the single most important aspect of a funeral service. It is the time to acknowledge and affirm the significance of the life lived. With that in mind, take time to share treasured memories, quotes, or even the lost loved one's favorite jokes. The eulogy, sometimes called the

"remembrance" or the "homily," can be delivered by a clergy person, a family member, or even by a series of people.

Symbols

Fifth, symbols, or symbolic acts, offer a focus point for the bereaved as well as a sense of comfort. Common symbols are a cross (or another appropriate religious symbol), flowers, and candles. For example, the act of lighting a candle, planting a memorial tree, and wearing dark clothing are all symbols we utilize.

Gathering

Sixth, the gathering is an opportunity for friends and family to come together after the funeral service to share stories and to support each other. While you consider the benefits of a gathering, take a few moments to read the article below.

Actions

And finally, by inviting others into action at the funeral service, you engage mourners and invite them to put their grief into motion. Simply put, mourning is the outward expression of our inward grief. To move others toward healing, it is important to invite them to act.

If you use these elements as a guide for creating a funeral service, it will be a sweet, meaningful, and healing experience. Those who come to mourn will leave feeling like they have honored a life lived and have taken the first healthy step on their grief journey.

Burial or Cremation?

Ceremonies help families find closure and healing, and family and friends benefit greatly from a ceremony regardless of whether burial or cremation takes place. A healing ceremony usually incorporates three essential elements:

- A public gathering
- A service with opportunity to search for meaning (usually with spiritual or religious overtones)
- A procession to the final resting place

A service ending with cremation may include any and all of the healing aspects of a funeral, in any order. However, according to the [National Funeral Directors Association](#), less than half of Americans associate cremation with a memorial service; only 11.8% associate cremation with a funeral that includes a viewing or visitation; and more than 50% of Americans are not aware that you can have a funeral/visitation/viewing with the body before cremation takes place. These statistics reveal that when families choose cremation, they are likely missing out on the opportunity to [memorialize and commemorate](#) the life of a loved one with a healing and meaningful funeral event.

That said, let's review the basic service options for honoring a loved one, regardless of whether burial or cremation is chosen.



Traditional Service/Viewing/Visitation Prior to Burial or Cremation

First of all, choosing cremation does not prevent a family from having a traditional service with the body present. Just as with burial, the family may choose to have a private family viewing or public visitation. They may even hold a full funeral service with the body present using a rented ceremonial casket. A rental casket looks like a regular casket on the outside. The difference is that a rental casket holds a cremation container insert on the inside. After the service, the funeral home staff removes the cremation container and transports it to the crematorium. For family members, the main benefit of holding a service or viewing with the body present is having an opportunity to emotionally process the reality of the death, which [is very important to the grief journey](#). In fact, one of the best ways to acknowledge that someone is no longer with us is to physically see them and say our goodbyes, if possible. With that said, for some it may not be possible to view the body. In that case, you can still say your goodbyes and acknowledge the reality of the loss through a meaningful ceremony.

Memorial Service After Cremation or Burial

A second option is to plan a memorial service to take place after the burial or cremation has already occurred. Like a traditional service, you can create a personalized event complete with all the [elements of a meaningful service](#), tailored to honor the life lived. The main

difference is that at a [memorial service](#) the body will not be present. Usually, a focal point is selected to focus the attention of mourners, such as a framed portrait, urn, or favorite saddle, motorcycle, golf clubs, quilts, or other memorabilia. By planning a memorial service, you still offer mourners an opportunity to come together to offer support to each other and celebrate the life lived.

Direct Burial or Cremation

A third option is direct burial or cremation with no service. One reason families may choose this option is that the one who has died didn't want a "fuss" made over them after their death. Another possible reason is that they were financially unable to select a different option. Or perhaps, the family needs time to gather and plan a memorial at a later date when everyone can be together. Finally, especially in the case of direct cremation, the family may not know they had the option for a service.

As you [make your end-of-life plans](#), carefully consider what is best for your loved ones and friends, what they will need as they mourn your loss. Each of these three options may be appropriate in different circumstances and situations. We all have different expectations for what a funeral service will entail and what we want it to look like. No matter which option you choose – cremation or burial-- find a way to balance your family's needs with your own personal wishes.

Options for the Cremated Body

Choosing cremation opens up the question...what do we do with the ashes after cremation takes place? In general, there are three basic options for what a family can do. As you plan ahead, don't forget to make provision for a final resting place for your cremated body if you choose cremation.

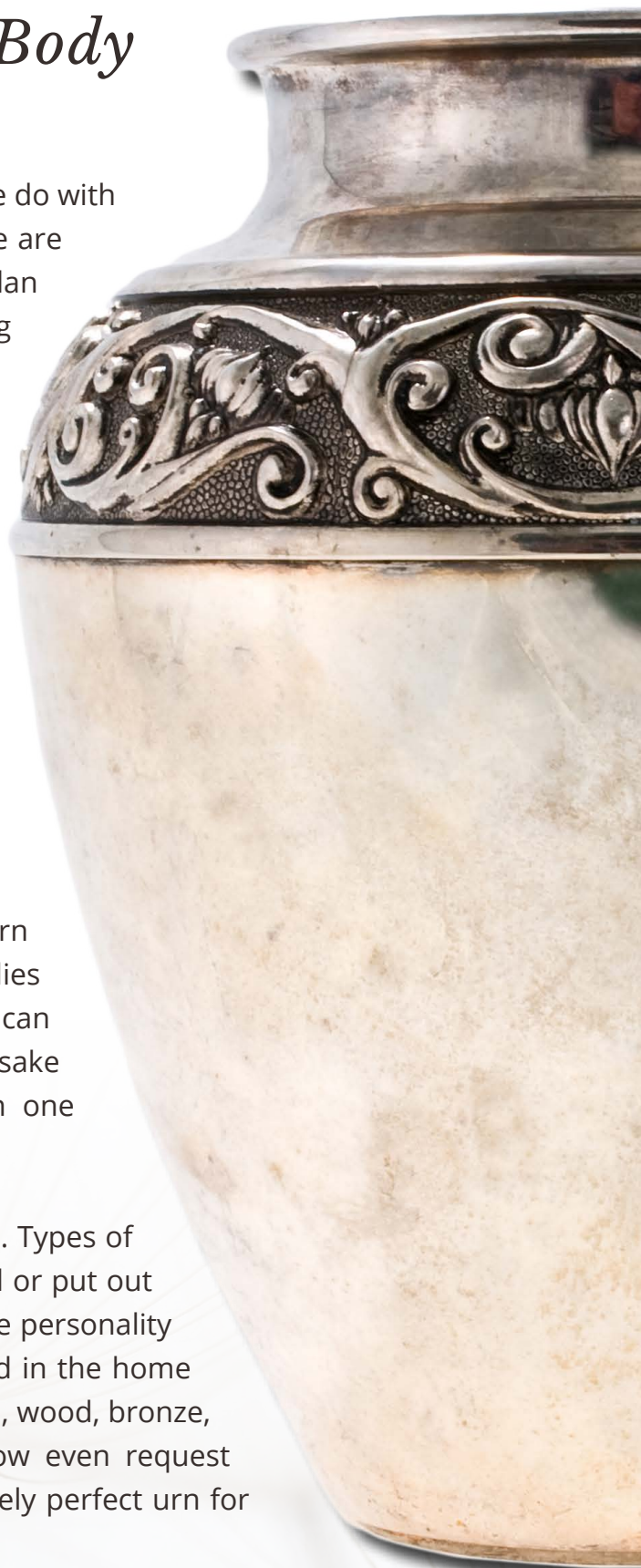
Burial/Interment of the Cremated Body

When [interring](#) a cremated body, the remains may be placed in a columbarium niche, buried in an existing adult burial space, buried in a smaller plot for cremated remains, buried in an urn garden, or placed in a crypt in a mausoleum. Some families also choose to place cremated remains in cremation jewelry or other memorial items, such as cremation glass, cremation benches, memorial rocks, or grave markers.

Retaining the Urn at Home

The cremated body can also be placed in a decorative urn and retained by family members at home. Some families choose to split the cremated remains into portions that can be divided among family members and multiple keepsake urns, while others choose to contain the remains in one ceremonial urn.

Urn are typically chosen based on design and function. Types of urns vary from biodegradable urns that can be interred or put out to sea, to decorative urns made specifically to reflect the personality of the loved one. Decorative urns that can be displayed in the home are composed of all sorts of materials such as porcelain, wood, bronze, stainless steel, ceramic, marble, or glass. You can now even request custom urns that use [3D printing](#) to create the absolutely perfect urn for your loved one.





Scattering

One popular option for memorializing a loved one after cremation is scattering, which can take place on private property, on public lands (such as national parks), in a cemetery, in a body of water, or shot into the air in a [memorial fireworks](#) display.

Families should remember that certain laws and ordinances do apply when scattering cremated remains and should consult any laws that may apply, on both public and private land. For instance, [scattering at sea](#) must be executed three nautical miles from shore and should be reported to the EPA within 30 days. Scattering in a national park such as [Yosemite](#) requires a permit and no memorial or trace left behind. Most states allow aerial disposition over unpopulated areas. Scattering cremains on public or private property without permission—frequently referred to as “wildcat scattering”—can result in fines.

Consider the Impact of Scattering

Some families choose to scatter all of the cremated body in one location while others choose to scatter some of the remains in different locations or keep a portion in an urn at home. Be sure to consider the impact that scattering can have on loved ones.

For some, scattering all the physical remains of a loved one in one unmarked location can be extremely difficult, and even devastating in some cases. As humans, we have a need to know our loved ones have made a lasting mark. Usually the place chosen for scattering is tied to the memory of the loved one. Although this memory may be sufficient for some, many families choose to erect some sort of permanent memorial that can offer a physical reminder where family members can come for a time of reflection. For this purpose, a portion of the cremated body may be buried or inurned in a cemetery, even if a portion of the cremated body is scattered in a different place. Other options for creating a permanent memorial include setting plaque at the scattering site, an engraved tree planted above a biodegradable urn, a memorial garden, a memorial fund to help others in need, or even a virtual memorial in the form of a website.

Transportation of Remains

Transport of a cremated body via mail or escorted by air will necessitate the completion of proper paperwork and will require verification and certification. In the United States, the only postal carrier that will ship

cremated remains is the USPS. Check [here](#) for instruction on packing and shipping cremated remains.

In addition, if flying, the TSA has specific restrictions, which can be found [here](#). TSA allows escort of cremated remains. However, certain airlines restrict travel with remains, so be sure to check with the specific airline. TSA suggests placing remains in containers that can easily be screened by X-ray, such as wood or plastic, as this will likely facilitate easier movement through security checkpoints. If traveling internationally, be sure to contact the embassy(ies) to allow more time for processing.

For more information on traveling and shipping remains, consult the [Cremation Association of North America's](#) website.

Have Questions?

Consult with a Funeral Professional

Funeral directors perform the same professional functions with cremation as with burial, such as transportation of the body, acquiring necessary permits, and filing for death certificates. Often, a licensed professional is required by law to perform such tasks. Funeral directors are among those who carry such professional licenses. In addition, many funeral homes offer multiple means of carrying out a meaningful celebration of life and can assist families in making decisions about finding a suitable option for final disposition.

Finally, Consider the Needs of Your Loved Ones

Whatever your choice, whether burial or cremation, it is important to consider the [needs of your family](#) for mourning after a loss. Burial or cremation is not the only choice that is important to make. Loved ones will more than likely need to have a dedicated time to come to terms with the reality of the loss, understand the pain of loss, remember the one who has died, develop a new sense of identity, search for meaning, and engage their support system through a public funeral, visitation, or memorial service. Opting to skip the funeral or memorial could have lasting repercussions from unexpressed, or [“carried grief.”](#) Humans have had the need to honor life and memories of loved ones since the beginning of time.



Anatomical Donation

Anatomical donation typically refers to the donation of the whole body to medical or scientific research. Once donated, the body may be used for surgical training, scientific research, and anatomy lessons for medical students, promoting the advancement of medical science. Generally, within two to five years, the body is cremated and the remains are returned to the family. Remember, anatomical donation is not the only decision that you need to make as you plan ahead. Your family will still likely desire to have a service or ceremony that celebrates your life, so don't forget to plan for a memorial tribute of some kind. Below are a few guidelines for how to arrange for whole body donation, if that is your wish.

- 1. Communicate Your Wishes.* When considering whole body donation, the first step is to be sure to communicate your wishes to relatives and next of kin to avoid any confusion after death.
- 2. Research Your Options.* To find a facility near you that accepts whole body donations, visit the University of Florida's website that lists [whole body donation programs](#) in each state. You can also organize whole body donation through private organizations, such as [United Tissue Network](#), [Science Care](#), and [others](#).
- 3. Make Arrangements.* Contact the medical facility (often university-affiliated) where you would like to donate your body, fill out the necessary paperwork, and request information and educational materials so that you and your family members can understand the specific procedures, requirements, and restrictions of whole body donation at this specific location. To be well informed, be sure to ask questions about the facility, costs associated with donation, and the procedures of donation.
- 4. Put Your Wishes in Writing.* Finally, be sure to provide the contact information of your chosen donation facility and instructions for your relatives so they can be prepared and know who to contact upon death. You may also want to produce a clear, written directive and inform your primary doctor about your intentions.

Often, donation facilities will arrange and pay for body transportation (unless the body needs to be moved a lengthy distance), eventual cremation, and the return of cremated remains to family. The family should expect to pay for the cost of legal documentation of death and any funeral services conducted before the release of the body to the donation facility. Under no circumstances will your family receive monetary compensation for your donation as the buying and selling of bodies is prohibited by Federal law.

Whole Body Donation Restrictions

Although universities and medical facilities are in constant need of whole body donations for study, most programs reserve the right to refuse donation. For example, organ donors are frequently refused for the reason that the body can best be studied when it is intact (for this reason, if you intend to donate your body to medical science, you may consider removing yourself from the organ donation list).

In addition, bodies may not be accepted if the body was significantly damaged in a car accident, the body is morbidly obese or emaciated, the donor has a contagious or infectious disease (HIV/AIDS, hepatitis B or C, etc.), the body has been autopsied, or for the simple reason that donations are not needed by the facility at the time. Check with your chosen university or facility to learn more about specific restrictions.



Payment Options

There are many ways to take care of the financial aspect of a funeral in advance. However, not all payment methods are created equal. Each method has its own risks and benefits, so it is up to you to decide which payment method is right for you.

Prepaid Funeral Insurance and Annuities

Paying for funeral plans with a special “preneed” contract that is funded with an insurance policy or annuity offers several benefits. Many funeral providers will offer a guarantee that “locks in” the cost of the selected funeral goods and services at the current price. If you expect to live another 10, 15, 20 or even 30 years, this type of contract could save your family hundreds if not thousands of dollars.

Preneed policies or annuities can be set up on installment plans with a set number of payments that fit into your budget. A specialized insurance company protects the funds until they are needed, and funeral funds grow either tax-free or tax deferred. Because these plans are held by an insurance company, the plans are completely transferrable to another funeral home should you move away from home. Most insurance policies and annuities offer 1 to 10-year payment plans, and they may be fully insured, dollar for dollar, or graded benefit plans:

- If you can meet a few basic health qualifications, fully insured plans offer the most protection for your family. You pay a small premium that offers extra coverage in case death occurs before you are finished making payments. This ensures that the full cost of your plan will be covered from day 1 by insurance. However, if you cancel the plan, you will only receive the cash value of the plan back.
- Dollar for dollar plans are annuities or increasing benefit plans that are exactly what they sound like. If you put a dollar in, you get a dollar applied to your plan. These plans are easier to qualify for health-wise, but they offer no insurance protection. Upon your death, your beneficiary will receive exactly what was paid into the policy, plus any growth the policy has accumulated. If your policy is paid up, this should not pose any problem. But if death occurs before your payment plan is complete, the cost of your funeral may not be completely covered, and your loved ones would have to pay the difference.
- Graded benefit plans offer a blend for those who cannot qualify for a fully insured policy because of health complications, but who want to be covered by some insurance protection. The benefit usually starts out with accidental coverage only, but after a certain amount of time, usually 1 to 2 years, the policy converts to a fully insured plan that covers the full cost of your plan should you die before the policy is paid up.



Prepaid Funeral Trusts

Funeral trusts are another option for entering into a preneed contract with a funeral provider, and some funeral homes even offer a guarantee that “locks in” current prices for the funeral. Trusts offer the benefit of growth, so they are a popular option for those planning ahead. Some states require funeral homes to deposit only a percentage of funds into the trust, while others require 100% of funds to be deposited. Be sure that you clearly understand the terms of your funeral trust before entering into a contract, and pay special attention to the portability of your trust funds should you move. Always verify with the manager of the trust that your funeral funds have been applied to your account as dictated by your contract.

Understanding Irrevocable Funeral Plans

Funeral contracts such as policies, annuities, or trusts can be set up as Medicaid-exempt assets if you are trying to qualify for Medicaid status for long term care at a nursing home. Generally, if your plan is over \$1500 per spouse, it must be set up as irrevocable—This means that the funds can only be used for funeral expenses under the law, and the government recognizes that these funds are no longer available to you to be used for long term care costs. Setting aside burial funds in an irrevocable account allows you to protect a larger amount of your assets as burial funds for you and if applicable, your spouse. If you’d like to learn more about how to qualify for Medicaid with a properly structured burial plan, see our [article here](#).

Traditional Life Insurance

It's not uncommon for families to expect to pay for a funeral with life insurance benefits. Be aware that traditional life insurance policies can take up to 6 to 8 weeks to pay a claim. Additionally, life insurance is also typically used to pay debts and replace income. Consider whether the insurance policy coverage is enough to meet all the potential needs of survivors in addition to paying for a funeral. If you have not considered these secondary expenses, your family may have a hard time covering all the potential costs.

Personal Account/CD/Pay on Death Account

At first glance, these types of personal accounts may seem like a good option. A pay on death account can be set up to pay a named beneficiary upon your death, which is beneficial because your assets will generally not be available to your heirs until your estate has been settled or your assets have gone through probate. However, there are a few disadvantages to maintaining a personal pay on death account. These types of accounts do not "lock in" the current prices of a funeral home by entering into a preneed contract. This means that with each year that goes by, the purchasing power in your personal pay on death account actually goes down as costs go up. A funeral today may cost \$6,000, but in ten to fifteen years, that same funeral could cost close to \$8,000 or more. These types of accounts do not generally offer a sufficient amount of interest to offset price increases

over time. In addition, these types of accounts are also considered as countable assets by Medicaid. Should you require government assistance with long-term care costs, these accounts would not be protected as exempt assets because they are not irrevocable funeral plans. These accounts may also be at risk for being used or seized due to unforeseen circumstances such as civil judgments, bankruptcy, or divorce.

Consider the Pros and Cons of Each Payment Method

With any option that you choose, you must weigh the risks and benefits of each option. Even stashing your money under the proverbial mattress has its risks (flood, fire, theft, etc.). On one end of the spectrum, you have a fully insured prepaid funeral plan that offers you the highest amount of protection, but that costs a bit more in premium payments. You also must consider whether you are likely to lapse on your policy while making payments. If that is the case, then a dollar for dollar annuity may be a better option, which is very similar to a savings account with growth applied. On the other end of the spectrum, you have the option of a personal account, which could ultimately end up being used for other purposes before your death. Plus, because many funeral homes guarantee pricing on services and merchandise with a preneed contract funded with an insurance policy, annuity, or trust, your family may be required to pay more than they would have otherwise.

Resources

To get started today, [download a FREE Thoughtful Decisions Guide.](#)

Go to www.funeralbasics.org for more information about funeral planning and answers to frequently asked questions.

Contact your local funeral home for a FREE consultation with a funeral planning specialist and get your wishes put into writing.

To learn more about the journey through grief, visit Dr. Alan Wolfelt's website at www.centerforloss.com.

