



HOW TO PLAN AHEAD FOR

funeral wishes



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If you are like most people, you don't like to leave important decisions and plans to the last minute. You want to be prepared for whatever life throws your way—well ahead of time. Why? Because you want to do all that you can to protect your loved ones and help them avoid unnecessary anxiety, worry, and financial burdens.

That is why you plan for retirement, set up wills and legal documents, and take out life insurance and long-term care insurance. The same is true for funeral planning.

According to a recent study by the Funeral and Memorial Information Council, nearly **70% adults over 40** say they would prefer to prearrange their own funeral. **However, only 17% have actually done so.** The problem is that so many of us just don't know where to start!

This eBook will give you practical tools that will help you plan a final tribute that meets your family's needs, fulfills your own final wishes, and brings peace of mind and healing to those left behind to mourn. In this eBook, you will find:

- THE FIRST 6 STEPS TO FUNERAL PLANNING
- HOW TO FINALIZE YOUR PLAN WITH THE HELP OF A FUNERAL PROFESSIONAL
- A THOUGHTFUL DECISIONS GUIDE
(TO HELP YOU RECORD YOUR WISHES)
- A FUNERAL PLANNING CHECKLIST
(TO ENSURE THAT YOU DON'T MISS ANY STEPS)

Let's get started!



THE FIRST 6 STEPS OF *funeral planning*

1. CHOOSE A FUNERAL HOME PARTNER

Choosing a funeral home partner will make your entire planning process much easier. Look for funeral professionals who are caring, compassionate, knowledgeable, and committed to giving you all the information you need to make the right decisions for you and your family. Most people work with a funeral home that they are familiar with. If you don't know how to go about choosing a funeral home, take a few moments to read [Top 10 Characteristics to Look for in a Funeral Home](#).

2. CONSIDER YOUR FAMILY'S NEEDS

Next, it's time to consider the needs of your family following your loss. They will likely want to gather together, share a meal, recall memories, honor your life and legacy, and share pictures and stories. These are all natural and normal needs following the loss of a loved one, which help loved ones come to terms with the loss, process their emotions, and receive love and support from their network of friends and extended family members.

3. CHOOSE A DISPOSITION TYPE

The next decision should be made in light of the needs of your family. Some people gravitate toward [cremation](#) because they think it's easier or more efficient. Some people dislike the idea of cremation and prefer [burial](#) instead. There is no right or wrong choice. The most important aspect of this decision is to make sure that no matter what disposition option you choose, your family's needs for "saying goodbye" are accounted for. This might include a private family viewing before cremation, a ceremony with the body present followed by cremation, or a combination of options.

4. CHOOSE OPTIONS TO PERSONALIZE

To create a meaningful, healing, and personalized funeral, consider including the [seven elements of a funeral](#) (Music, Readings, Visitation/Reception, Eulogy/Remembrance, Symbols, Gathering, and Actions) and adding your own personal flair to each one. For example, if you are a huge fan of big band music, include that style of music. If you enjoy a certain hobby, such as golfing, fishing, making quilts or collecting a certain type of item, display symbols that remind your family of the things you enjoyed. If you want, you can even allow specific mourners to take an item home with them as a remembrance. You can brainstorm ideas for each of the categories to personalize every aspect of the service, if you wish.

5. CHOOSE A PLACE OF FINAL REST

The next important decision to make is to [choose a permanent final resting place](#). Having a place of final rest allows friends, family, and future generations to have a place to come visit and reflect. This may be a burial plot, cremation niche, dedicated scattering garden, or mausoleum. Some families prefer to keep the cremated remains of a loved one at home for a time. This is perfectly fine – sometimes it's necessary to help process grief. However, it is not a good long-term solution, especially after one generation. So, after a period of time has passed, usually a year, most families select a final resting place so that the cremated body is permanently placed where loved ones can visit for years to come. At the end of this eBook, you will find a Thoughtful Decisions Guide and a Funeral Planning Checklist. These two items have helped countless families plan ahead for funeral wishes.

6. CHOOSE A METHOD OF PAYMENT

Finally, the last step is to make sure that the financial side of funeral planning is taken care of. There are several options for payment, including a dedicated [prepaid burial plan or trust](#), [life insurance policy](#) or a [final expense plan](#), but make sure you understand the pros and cons of each method before making a final decision.

Now that you know the 6 basic steps of funeral planning, let's dive a little deeper into the benefits of sharing your vision with a funeral professional and how they can help you bring everything together.





HOW TO FINALIZE YOUR PLAN WITH THE HELP OF *a funeral professional*

Now that you are familiar with the first 6 steps of funeral planning, you can talk to a funeral professional who can help you finalize your plans. While you may only plan one or maybe two funerals in your lifetime, they have planned hundreds or even thousands. A funeral professional can offer guidance and help you navigate the planning process by offering a different perspective based on years of experience.

Since you may not have spoken with a funeral professional before, let's discuss several ways that they can enhance your plans and help you create the personalized, healing, and meaningful ceremony that meets your family's needs and tells your story the way it deserves to be told. Here's how a funeral planning professional can help you:

BRAINSTORM PERSONALIZATION IDEAS

Thinking of ways to personalize a funeral may not come naturally to you. That's okay. A funeral professional has helped plan their fair share of funerals. By talking with you and learning your likes, dislikes, and preferences, they can give you [more ideas for how to create a ceremony](#) that is beautiful, meaningful, and an accurate reflection of who you are.

SAVE MONEY

One of the [biggest benefits of planning ahead](#) for funeral wishes is that you have time to make decisions with a clear, rational mind – not one that's clouded by grief or stress. Because families don't know what their lost loved one would have wanted for a final tribute, they end up overspending. However, by planning ahead, a funeral professional can help you count the true cost of a final tribute that's right for you. They will help you stay within your budget, offering suggestions that will meet your needs while not breaking the bank.

SHARE ALL THE AVAILABLE OPTIONS (EVEN SOME YOU MIGHT NOT KNOW ABOUT)

Most of us are familiar with burial and cremation, but there are other options that you may not know about. A funeral professional can review the multitude of possibilities available for memorialization and personalization. With their years of experience, a funeral professional can help you identify the options that are right for you and your family.

BE A VALUABLE RESOURCE & ANSWER YOUR QUESTIONS

No matter how much you research, you simply won't be able to get all the answers to your questions. You may not even know [what questions to ask](#)! That's why a funeral professional can be so helpful as you plan ahead. Your preplanning specialist won't make the decisions for you, but he or she will give you all the information you need to make the most informed decisions possible. They will be with you every step of the way, offering guidance, insight, and valuable resources for creating the best plan for you and your loved ones.

PROVIDE FREE CONSULTATIONS & FREE COST ESTIMATES

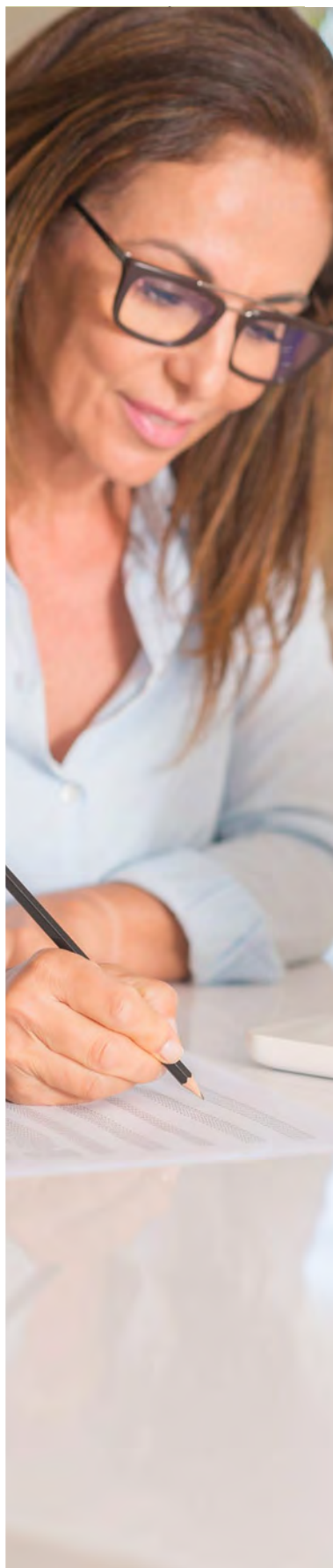
Finally, funeral professionals offer free consultations and free cost estimates. Your preplanning specialist will sit down with you, answer your questions, talk through your options, and even help you sketch out a plan, at no cost whatsoever. If you aren't satisfied with the cost, they will help you re-work your plan so that it falls within your budget.

DISCUSS PROS & CONS OF DIFFERENT PAYMENT METHODS

Based on your unique situation, a funeral planning professional can help you avoid pitfalls that you may not be aware of so that your family is not placed in a difficult financial position after a loss. A funeral planning professional has seen it all, so you might find it helpful to understand what the best payment options are for you and your family.

Now that you know the basics of planning a funeral and understand how working with a funeral professional can help you create the best plan for you and your family, let's look at the Funeral Planning Checklist and the Thoughtful Decisions Guide.





FUNERAL PLANNING

checklist

Whew! Doesn't it feel better to have a few tips and tactics for successfully planning ahead for funeral wishes? Here's another tool for your toolkit: a Funeral Planning Checklist. This checklist will help you ask the right questions and cover all the necessary bases with a funeral professional so that your conversation is helpful and fruitful.

CHOOSE THE TYPE OF DISPOSITION YOU'D LIKE:

- ☐ Burial
- ☐ Cremation
- ☐ Green burial

CHOOSE THE TYPE OF GATHERING, SERVICE, CEREMONY, OR MEMORIAL YOU'D LIKE TO HAVE:

- ☐ Visitation, viewing, wake, or rosary
- ☐ Celebration of life service personalized to reflect the life lived
- ☐ Traditional funeral service
- ☐ Graveside service or a service at the crematory
- ☐ Memorial service
- ☐ Home funeral service and/or burial
- ☐ Green or eco-friendly funeral service
- ☐ Scattering ceremony
- ☐ Family gathering
- ☐ Reception or fellowship meal

CHOOSE OPTIONS TO PERSONALIZE YOUR EVENT:

- ☐ Location that reflects your interests
- ☐ Speaker such as a clergy member or funeral celebrant
- ☐ Pallbearers, eulogist, assistants, and attendees
- ☐ Catered or potluck meal
- ☐ Prayers, poems, or other readings
- ☐ Songs and hymns, live or recorded
- ☐ Memorial video set to special music
- ☐ Memorial monument or virtual memorials, such as a grave marker, headstone, video tribute, or online memorial website
- ☐ Memorial contributions to charity organizations

CHOOSE THE PLACE OF FINAL REST:

- ☐ Burial in a private cemetery, veterans cemetery, or on private property
- ☐ Designate a place to scatter the cremated body
- ☐ Keepsake jewelry, such as cremation jewelry

CHOOSE A METHOD OF PAYMENT:

- ☐ Prepaid funeral policy, life insurance, final expense policy, personal account, pay-on-death account, credit card, funeral loan, or crowdfunding website

TO ASSIST LOVED ONES WHEN PLANNING AHEAD:

- ☐ Collect important documents and notify your next of kin about where they are held.
- ☐ Store a copy of your will, marriage and birth certificates, veteran's discharge papers, military service records, life and health insurance policies, social security information, and other estate planning documents where your next of kin can easily find them.
- ☐ Write your own obituary or gather important biographical information for your obituary.
- ☐ Keep a copy of your funeral plans on file with a funeral provider, and notify at least two other emergency contacts of where your funeral will be held and where your final wishes are recorded.



THOUGHTFUL DECISIONS *guide*

And last, but not least, a Thoughtful Decision Guide, where you can record all of your funeral wishes so that your family knows exactly how you want to be honored and remembered. This guide will ask important questions about your history, your funeral wishes, your life story, your family, and more. With this document, your family will have peace of mind, knowing that when the time comes, they've done what you wanted.

Click [here](#) for a fillable PDF of the Thoughtful Decisions Guide.

Feel free to fill out the Thoughtful Decisions Guide on your own, but also, schedule time to talk with a funeral professional who can help you fill in some of the blanks where you might not know the answers. When all is said and done, you'll be glad you've put things in order and that everything has been taken care of.