

FUNERAL PRE-LIST

There are two universal human experiences: birth and death. While you cannot plan for or predict the type of welcome, you will receive as you enter this world, you can choose and prepare for the send-off you will receive when you depart.

PREPLAN or PREARRANGE

When somebody passes away, they leave behind friends and family who are consumed with grief. It is a difficult time to make decisions, especially if there are family members who do not see eye to eye. It can also be an expensive time, especially if death benefits or insurance policies do not become available until after a funeral or memorial has been held. Planning is about more than making your wishes known – it is about giving your family members the gift of comfort and confidence.

3 REASONS TO PLAN AHEAD

1. Make grieving easier for loved ones.

When you leave your loved ones written documentation of how you would like your passing to be honored, you take away their burden of having to guess what you would have wanted. While it might not seem that important to you, “getting it right” will be emotionally important to those you leave behind. Having confidence that your end-of-life celebration is something you would approve or enjoy will bring peace of mind to your friends and family.

2. Reduce the financial burden for loved ones.

People are often surprised how much it costs to memorialize someone. You can ease your family’s financial burden by prepaying for your final arrangements at a funeral home. Funeral directors are trained professionals who can help you evaluate your options and figure out what makes sense for you. It’s smart to have this conversation sooner rather than later so you determine how much money to set aside for this purpose.

3. Feel confident that you are prepared.

Whether you have specific preferences for your end-of-life celebration or just want to do everything you can to make things easier for your loved ones when the time comes, planning ahead can bring you both comfort and confidence. Whether you’re prepaying or just preplanning, a funeral director can guide you through the process, help you match your desires with your budget, and serve as your advisor.

Personal and Financial Affairs Checklist for End-of-Life Planning

Will your loved ones be able to find important papers and ensure your wishes are carried out?

This checklist has been designed to assist you in organizing important information that will be readily accessible to your survivors after your death.

It will also help you preplan your funeral and leave a permanent record of these plans so that your family and/or executor will be able to fulfill your wishes.

Knowing what you wanted will relieve your loved ones of making decisions at a stressful time.

As part of your planning, you may choose to visit your funeral director and prearrange your funeral needs.

This act will have some significant benefits for you and your family. First and foremost, it will relieve your family members of the many decisions that must be made at the time of your death.

They will not have to try to guess what you would have wanted, they will know.

In addition, if the funeral is prefunded, the family will not have to deal with an unexpected financial burden.

Another benefit is that SSI/Medicaid recipients are allowed to set aside money to fully fund the funeral service of their choice prior to their own funds becoming exhausted.

Finally, prearranging will give you the peace of mind knowing that you will have a funeral and burial, which will fulfill your personal choices.

Discuss this checklist with them; involve them in the planning process.

Discussing your beliefs and desires openly will assist in assuring that when death occurs, your final wishes are carried out and your survivors have the information necessary to make their grief easier to bear.

Personal Affairs Checklist

- Select your estate executor
- File current/updated will
- Note biographical information
- Keep a listing of motorized vehicles, boats and trailers
- Keep a listing of owned real estate and firearms
- Make plans for pets
- Create a list of online passwords (email, financial, social media)

Financial Affairs Checklist

- Accountant
- Bank Accounts
- Credit Union Accounts
- Safe Deposit Box(es)
- Pensions
- Life Insurance
- Stock Broker
- Real Estate
- Social Security Administration
- Union Benefits

Choosing a Funeral Home

Although many people do not think about funeral homes until they need one, the best time to choose a funeral home is when you have time to research and consider your options. Whether you are planning ahead or have an immediate need, considering a few key factors will make it easier to find the right partner.

Relationship

Coping with loss is always difficult, so it is important to choose a funeral director you feel comfortable with. He or she will be helping you manage your grief and make important decisions. While the relationship you

have with your funeral director may not last beyond your time of need, during that period you will want an expert by your side who you trust and like.

Four relationship factors to evaluate:

1. Responsiveness. How quickly and thoroughly the funeral home responds to your initial inquiry may give you a sense of the type of support you would receive from them.
2. Fit. You should feel comfortable with the funeral director and funeral home staff. If possible, visit the funeral home in person to meet with the funeral director personally.
3. Community involvement. Many funeral homes are independent small businesses run by people who have deep ties to the local community and knowledge of local resources.
4. Prior experience. Ask your family or friends if they can recommend a funeral home based on a recent experience they have had.

Services and Amenities

If you know what you or your loved one would want use that information to help you ask questions about the types of services, support and amenities the funeral home offers. If you have not made those decisions yet, ask the funeral director to tell you about the types of arrangements, services and facilities they offer.

Five things to think about:

1. The type of disposition you prefer (cremation or burial) and related items (casket, urn, burial marker, etc.).
2. The type of service you prefer and how well the funeral home will work with others (such as a church or reception venue).
3. Specific religious, ethnic, tradition-based or environmentally conscious preferences.
4. Accessibility options for older or handicapped members of your family.
5. Proximity to your home (or your loved one's home), place of worship or cemetery.

A good funeral director:

- Will take the time to understand your desires, needs and budgets before making recommendations or quoting a price.
- Will not take advantage of you by trying to sell you options you cannot afford or that are not right for you.
- Will not recommend something cheap that he or she knows you will be dissatisfied with.
- Will do more than just the basics. He or she will answer your questions, handle the details and make things easier during a difficult time.

The funeral director provides quiet support to the family during a time of great emotional stress, and attends to all aspects of the funeral service in a professional and caring way.

Always remember that any questions you may have may be directed to your [local funeral director](#).