

6 “Need to knows” before purchasing funeral services

1. You don't have to use a traditional funeral home.

In the past several years, companies specializing in different facets of the death and memorialization process have become prevalent – this includes death-related product companies and companies specializing in cremation. Rest assured, companies providing death care services are required to meet all federal and state regulations and must hold a funeral establishment license. In addition, they are accountable for providing ethical business methods when it comes to security, cleanliness and treating a body respectfully. The difference between traditional funeral homes and specialty companies is how they offer products or services. Many will not invest in fancy facilities to keep costs low. Others may expect you to do your own product research.

Cremation service companies also are growing in popularity. As of 2012, 43% of Americans are choosing cremation and that percentage is expected to grow to 49% by 2017. The national median cost of cremation with minimal memorial services and a basic urn was \$2,245 — substantially lower than a traditional funeral. Direct cremation is lower still, with options under \$1,000 in most states. Nationally, the national median cost of a funeral with burial is \$8,343 before accounting for the gravesite, headstone or grave marker that can easily take the cost to over \$10,000. Another benefit of cremation is some cremation companies enable you to make all arrangements from your home. You are free from the hassle of making an appointment with a funeral director and traveling to the funeral home to make arrangements. This option is ideal for families who are geographically dispersed.

2. You don't have to be embalmed or have a sealed casket

Many people are under the assumption embalming is necessary and mandatory when it's not the case. It is not a requirement except in special situations (such as transporting a body across some state lines).



Embalming is commonly used if the family requests services with an open casket in a public setting. The purpose embalming is to slow the natural decomposition process. In many cases, such as direct cremation, proper refrigeration is perfectly suitable for storing a deceased person, in a dignified manner, until cremation occurs.

More families are choosing to forego a formal viewing of the body. A popular option is replacing a traditional open casket viewing with a framed photo of the loved one, enabling people to see the person as they truly were in life.

Some funeral homes may discuss with you the option of sealing a casket. You should be aware that sealed caskets do not delay or prevent decomposition and are not required by most states. A funeral home is not allowed to make claims that casket seals, gaskets, etc. will help preserve a body because it is not true. Additionally, there is no state or federal law requiring a grave liner or funeral vault. However, most cemeteries require them to avoid having the ground eventually cave in. Just as with any other funeral product you purchase, you do not have to purchase these items from the funeral home.

3. You don't have to pay for a "package", you can build your own based on your needs/desires



Funeral homes offer a great service to families – but they are a business. The services they offer have costs associated with them. These charges range from transporting and taking care of the body to printing funeral programs and hiring escorts. Then there are the state-mandated costs and fees for death certificates and permits. To simplify the process for families, many of the commonly purchased items are bundled together into packages that are easy to select but hard to determine exactly where the expenses lie.

The best way to avoid charges you don't need is to ask for itemized charges. Look at each item and decide what you really need – and don't pay for what you don't.

4. You don't have to buy your casket or urn from the funeral home

Caskets and urns are available in a wide range of prices. It is easy to get caught up in the emotion and choose a casket that is much nicer than you need (or than your loved one would have picked out for themselves). Consider the fact that once a casket or urn is buried, you will not see it again. Choose a casket that is nice but reasonable. If you are choosing cremation, there is a large selection of urns under \$200.



5. You can memorialize your loved one without paying for additional services from a funeral home.

There are several ways to memorialize a loved one without additional costs from the funeral home. Memorial services can be held at a home, reception hall, or even outdoors. In general, they tend to have a more relaxed and casual atmosphere giving everyone a meaningful way to remember, honor, and pay tribute to a loved one's memory. If choosing cremation, there are also endless options for ways to honor your loved one as part of the remains scattering. From the traditional urn or jewelry to the more unusual such as having ashes sent into space or made into diamonds.

6. You can place your own obituary

Many funeral homes offer this as a service (and a cost to you) but almost all newspapers and publications accept obituaries directly from the family. With only a few exceptions, obituaries are in the same category as advertisements and the newspapers welcome your money. Most newspapers will either call the funeral/cremation service you are using to verify the death or they may ask you to provide a document on letterhead from the company. A reputable funeral/cremation company will gladly provide this to you, typically at no additional cost.

You are Protected – The Federal Funeral Rule



Most funeral providers are ethical professionals who work very hard to serve the needs of the loved one and their family. However, to protect people from those who are not, there is a Federal Funeral Rule designed to ensure you only need to purchase the services and products you want – and to pay only for what you receive. This rule applies to those making pre-need and at-need arrangements.

The Funeral Rule is enforced by the Federal Trade Commission and requires funeral directors to give itemized prices whether in person or over the phone. It also requires funeral directors to give you other information about their goods and services. One example is if you ask about funeral arrangements, the funeral home must offer you a written price list that shows the goods and services the home offers.

According to the Funeral Rule:

- ✔ You have the right to choose the funeral goods and services you want (with some exceptions).
- ✔ The funeral provider must state this right in writing on the general price list.
- ✔ If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- ✔ The funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere.
- ✔ Funeral providers offering cremations must make alternative containers available.



With the options available today, you have a wide range of choices that can provide you with the same quality of service at lower costs. The trade-off is you need to ask questions, do your research and be open available options. Planning ahead will enable you to take your time to make these very emotional and important decisions.