

### **A Note From Your Pastors:**

**Be sure to include your pastor EARLY in your funeral planning process.**

When planning a funeral for someone who has recently died, it can be helpful to contact the pastor before you meet with the funeral home staff, in order to consider dates and times when the pastor and/or the church is available for a service.

When planning for a funeral that one can expect in the near or distant future, you may contact the pastor for suggestions for scriptures and music. Discuss options for bulletins and a reception at the church. Ask questions about how the pastor and/or others in the congregation may be involved.

Be sure to give your pastor a paper copy of your advance plans for what you desire to have happen on the event of your own death, or the death of your loved one.

### **DETAILED CHECKLIST To Help You Plan A Funeral For A Loved One**

By: Legacy Staff (found on [www.legacy.com](http://www.legacy.com))

A loved one has died, and now it's up to you to plan the funeral. It is challenging to plan a service and grieve at the same time, You don't have to do it alone – expert funeral directors are available to help. Use Legacy's checklist to guide you as you find a funeral home and plan a funeral that is meaningful and comforting.

**O Select a funeral home.** It may be that this has already been done by the deceased or the family. Check the deceased's essential documents (will, etc.) to determine if any pre-planning has been done - if it has, you'll want to stick with the pre-plan as some or all of the funeral services may have been paid for in advance. If the deceased didn't pre-plan their funeral, you will need to choose a funeral provider.

Choosing a funeral home can seem daunting, but there are a few basic steps you can take to make sure you're selecting the best fit for your needs. Try to speak with at least two different funeral homes so that you can find the one that is right for your family. Ask each for a general price list (GPL) to help you understand the types of services offered as well as the prices for each. Share any crucial needs or unusual requests your family may have (for example, specific religious practices, green burial, size of venue) to make sure the funeral home can accommodate. If one funeral home is unable to meet your specific needs, ask if the funeral director will recommend another home.

**O Call the funeral home as soon as possible after the death.** The funeral home is an invaluable ally in the initial days after your loved one has died. In addition to funeral planning, funeral directors can help arrange transportation of your loved one's body. They also help with other important details such as obtaining death certificates and publishing an obituary.

**O Prepare to meet with the funeral director.** You can do a bit of advance planning to make your visit with the funeral director go as smoothly as possible. If you can, arrange for someone to go with you. A family member or close friend can provide support and comfort as you make difficult and emotional decisions. As you talk to family members about arrangements, designate a primary contact for the funeral home. Many family members may be involved in planning the funeral; it's helpful if the family can decide on one person to communicate with the funeral home.

Gather any funeral plans or last wishes made by the deceased. Even if they didn't choose a funeral home or buy a cemetery plot in advance, they may have specified a preference for cremation or burial, or requested certain songs or readings for their service. Locate any relevant documents and bring them with you.

If there is no funeral plan in place, think about what kind of service you would like, considering what will be most comforting to you and other loved ones. Finally, consider your budget and how much you can spend. Did your loved one prepay for the funeral or leave enough money to cover the costs? If not, you and your family should discuss how much you can afford to spend on the funeral.

**O Meet with the funeral director.** The funeral home will schedule a meeting with you to discuss funeral plans. This meeting can occur soon after the death, or a few days later, depending on your needs. You will have quite a few decisions to make at this meeting, especially if the deceased did not do any pre-planning. By being aware of what information and materials you might need to provide, you can help make this meeting go as smoothly as possible for yourself.

At the meeting, you may be asked to bring clothing, including undergarments, for the deceased to wear for the burial and/or viewing, as well as eyeglasses and jewelry, either for burial or to be returned to you after the viewing. The funeral director will probably request a recent color photograph of the deceased, especially if you are planning a viewing. You can also bring additional photos to be used in a multimedia

presentation, although this may be something the family prefers to work on together. Be prepared to provide a list of pallbearers with names and contact info, any life insurance policies the deceased held, and an estimate of the number of death certificates you need the funeral home to obtain (for insurance, financial institutions, etc.).

The more documentation and information you can provide the funeral home about the deceased, the better they can help you obtain death certificates and any funeral benefits due to you. This can include full name, Social Security number, date and state of birth, place of death, address at time of death, marital status and surviving spouse's name, father's name and place of birth, mother's full maiden name and place of birth, military discharge papers (DD-214), name/address/phone number of clergy and place of worship, healthcare directive, and occupation and highest level of education of the deceased.

**O Decide about the body.** If no advance plans were made by the deceased, then you will need to decide what will happen to the body. Burial and cremation are the most common options and the most readily available.

If you're choosing burial, you'll need to make a few decisions about the specifics. Do you prefer traditional or natural burial? Will the body be embalmed or not? Embalming isn't required, but it's often preferred when there will be a viewing. What cemetery do you prefer, and will the casket be buried in the ground or entombed in a mausoleum? What type of casket will you choose, and how much money are you prepared to spend on it?

If you're choosing cremation, there are fewer immediate decisions to be made, but you'll still need to specify a few things. Will cremation take place before the service, known as "direct cremation," or after the funeral, so the body is available for a viewing and funeral service? Will you be purchasing an urn from the funeral home, and if so, what type of urn do you wish to choose?

Alternatives to burial and cremation, such as donating to science and water cremation, are available, but may be difficult to arrange on a tight schedule. If the deceased expressed a strong preference for an alternative, it may be that they made arrangements for it in advance.

**O Choose the style and specifics of the service.** What makes a funeral meaningful? What would be comforting for you and your family? Remember, a funeral doesn't have to be lavish, one-of-a-kind, or perfect to honor the deceased and bring comfort to the survivors.

First you'll want to decide where you'd like it to be held - at the funeral home, place of worship, graveside, your home, or some other location. Determine if you want to have the body present, and if so, if the casket will be open or closed. If there are any religious guidelines for the funeral, make them clear now. You'll also want to specify whether the funeral will be officiated by a religious leader or someone else, and who will be presenting any eulogies or other readings. If there are passages of scripture you want read, you can choose them at this point. You might have specific songs or hymns you want played, or you may just tell the funeral director what kind of tone you want the music to take and leave the specific songs up to them.

If you want to have other services in addition to a funeral and burial, make this clear now, whether that's a wake or visitation, reception, Shiva, military honors, or anything else. Determine if any of the services should be private, just for family, or if they'll be open to the public. And if there's any other unique element you want to add to any of the services, you can think about that at this stage. Families often incorporate a favorite color, flower, hobby, sports team, school, or other interest into the ceremony.

**O Decide about charities and flowers.** Friends and family may want to make a donation or send flowers in memory of your loved one. You can make decisions now to help guide their efforts. If the deceased had favorite causes or charities, you might request memorial donations to them. If the death was unexpected and you're worried about covering costs, you might designate a memorial fund to help with that. Your funeral director can help you set up a memorial fund or help direct charitable donations that are made at any of the services.

You should also consider how you feel about flowers. For some families, the flowers sent to a funeral are a great comfort and a tangible way to understand how much people care. For others, it's one more thing to deal with in the overwhelming period after a death, and they'd prefer any money be spent on a charitable cause rather than on flowers. If you don't want flowers sent, you can specify that charitable donations

are requested in lieu of flowers. Be aware that some people will send flowers even if you specify against them.

**O Settle on a date and time.** Depending on your religious practice or cultural tradition, you may want to hold the funeral as soon as possible. Keep in mind that family members may need to travel from far away so, if possible, it may be helpful to wait a few days before beginning services.

**O Make a payment plan.** This may be as simple as asking the funeral home to bill the estate. But given the high cost of funerals (the median cost of a funeral in the U.S. in 2017 was more than \$7,000), you may want to look for ways to reduce costs and manage payments. There are several ways you can do this.

First, learn what funeral benefits you and your family are eligible for. There are many government and private programs designed to help families pay for funerals.

Additional benefits are available to families of U.S. military veterans. If you think you may be eligible for a funeral benefit, start making calls about it as soon as possible.

There are a few things you can keep in mind while planning the funeral to help keep costs from spiraling out of control. Choose less-expensive services. Opting for cremation, green burial, or a home funeral may help you reduce costs. Remember, it doesn't have to be fancy to be meaningful, and keeping this in mind can help you avoid emotional overspending. Don't let grief guide your decision-making. Select only the services and products that make the most sense for you and your family, and stick to your budget as much as possible. And you can ask about discounts and payment options. Many funeral homes offer discounts for prepayment, as well as plans that allow you to pay over time.

Finally, consider requesting that the funeral home bill the estate for the funeral costs. You can use money from the deceased's estate to pay funeral expenses, but settling the estate takes time.

**O Let the funeral home take care of the rest.** You have enough to do and think about without worrying over every little detail. Trust the professionals to do their job and give yourself a break.



A funeral is one of the most important rituals in life. A time of mourning and celebration, a funeral gives family and community the opportunity to come together to say goodbye and pay tribute to one of their own. Whether you have an immediate need for a stately and traditional service, or you are planning ahead to create a unique, individual memorial, these checklists will guide you through the steps of planning a funeral.

Browse all funeral planning articles below or jump to a specific section:

- [Plan a Funeral or Memorial Service](#)
- [Know Your Options](#)
- [Make It Meaningful](#)

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## **Plan a Funeral or Memorial Service**

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### **How to Plan a Funeral After a Death**

A loved one has died and now it's up to you to plan the funeral. While it's challenging to plan a service and grieve at the same time, know that you don't have to do it alone — Legacy and our partner funeral homes are available to help. Our [detailed funeral planning checklist](#) will guide you through the steps of finding a funeral home and planning a meaningful funeral.

### **How to Plan a Funeral in Advance**

With any big decision in life, it's helpful to have time to research and consider options — and funeral planning is no exception. Pre-planning your funeral can protect your family from having to make stressful decisions while grieving, as well as relieve the financial burden on surviving family members. Use Legacy's [pre-planning checklist](#) to help you pre-plan a funeral for yourself or a loved one.

### **How Much Does the Average Funeral Cost?**

The average funeral with burial costs \$8,755. But what does that include, what does it not include, and how much can it vary?

### **How Much Does Cremation Cost?**

Cremation is usually less expensive than burial. But how much does it cost?

### **How to Pay for a Funeral**

Whatever your family's budget, here are three quick starting points to give your loved one an affordable and meaningful send-off.

### How Funeral Directors Can Help a Family

A funeral director can be one of your most important allies in the days and weeks after a loved one's death.

### How to Plan a Memorial Service

"I'm coordinating a memorial service for my brother. How can I make it appropriate for all in attendance who have many thoughts and religious beliefs?"

### How to Plan a Memorial Service for a Baby

Losing a child in infancy or during pregnancy can be traumatic for the parents and other loved ones. Here are ways to honor a baby's life and come together to mourn their death.

### How to Plan an Ash-Scattering Ceremony

If you'd like to plan an ash-scattering ceremony for a loved one, here's a checklist to help you make it just right.

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## **Funeral, Burial & Cremation Options**

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### Should I Pre-Plan My Funeral?

Deciding your funeral arrangements in advance can give peace of mind to your family when the time comes.

### Should I Have a Traditional Funeral Service?

A funeral is a powerful thing: a ritual that all at once publicly acknowledges a death. Through countless variations, the classic funeral format endures. But is it right for you and your family?

### Burial or Cremation: Which Is Right for My Family?

For many, the tradition of burying the dead provides comfort after loss. But it's a complicated issue with many factors to consider.

### How Cremation Works



If you're planning a funeral for a loved one who wished to be cremated, or pre-planning for yourself with cremation in mind, here's a look at what the process entails.

### **What Is a Green Funeral or Natural Burial?**

The idea of a green funeral is gaining a lot of traction these days. While it seems to be a "next big thing" topic these days, the truth is that natural burial is not really a new trend, it's the way we buried our dead for most of human history.

### **Alternatives to Burial and Cremation**

A guide to the most common alternatives to standard burial or cremation, as well as basic info about cremation and burial to help you decide which of the many options is right for you.

### **How to Choose Cremation Urns and Keepsakes**

There are nearly as many different types of urns as there are different kinds of people. Use our guide to find the one that suits your needs.

### **Where Can I Scatter a Loved One's Ashes Legally?**

Before you head to your loved one's favorite beach or football stadium, make sure it's okay to scatter the ashes in the place you're planning on.