



How to Choose the Right Funeral Home

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Talking about someone's passing, either prior to or after death is never a pleasant or easy topic but it is a necessary one. Many people take steps to create a will and estate plan but not always do they complete the crucial next step, which is planning funeral arrangements.

When choosing a funeral home, the first task is to determine what services you want or need for the funeral, especially in consideration of the deceased's wishes, if any were shared previously or in a will. Some individuals will pre-purchase their burial arrangements, particularly if they are older, but not usually.

Typical questions about the funeral include choices between a cremation or burial, a full funeral or more limited graveside service, what kind of casket or urn for the remains, where and if the remains will be buried, and if there will be a grave marker. All of these items and more are aspects to consider when choosing a funeral home as they will contribute to the overall cost. Most funeral homes can help direct you to resources or provide services for you depending on your needs.

A recent trend in the funeral home industry has been for larger businesses and corporations to buy out smaller, independent funeral homes but continue to operate the homes under the original business name. As a result, the cost for funerals has begun increasing dramatically in some areas. Be sure to do your research about the funeral home owners. Is it corporately owned or privately? Is it family owned?

In addition, not every funeral home caters to the same needs for a funeral in regards to spiritual, emotional, or cultural aspects. Be sure the funeral home can accommodate your specific requests.

Understanding the Costs

Funeral services are generally created as a package and each part of the service includes a fee. There are professional fees like the basic arrangements fee, which covers the cost of funeral staff, permits, and filing the death certificate. The arrangements fee only applies when a burial includes a service.

The burial itself has fees for opening or digging the grave site and closing it as well as purchasing the site. Land, even in a cemetery, has a price. Finally, there's the cost for maintenance of the gravesite.

For a burial, there are a number of additional fees such as the cost for the casket, a fee for the number of days a body is kept in the funeral home (generally a one-time fee or daily or weekly fee). In addition, there are options for not only what a person is buried in but also simple or elaborate plots. Some cemeteries offer an above ground "crypt" for the casket as well. Depending on your area, the cemetery you choose may have certain requirements for the burial plot to ensure the plot doesn't cave in and fees are charged for this as well.

For cremation services, there is a slightly different process. The cremation itself includes a fee, as does the urn. If you choose to, you can purchase a vault space, known as a columbarium for the cremated ashes to remain in or you can dispose of the remains yourself. However, check with your local health department first before tossing them in a local river, lake or water source or anywhere else. There are a number of ways to dispose of cremated remains but you should research in your area to determine what's available.

In addition to these tangible fees, there are a number of intangible costs related to administrative processes and also biological aspects. For example, there is a fee to transfer the body from one location to another. There are fees if the remains are embalmed versus refrigerated until the funeral. The body is sanitized with or without embalming but with embalming that fee is part of the embalming service and shouldn't be a separate fee. Once those items have been discussed and agreed upon, it's time for the paperwork and cash items. The funeral staff will need you to fill out a form with your intentions if you choose cremation. They must provide you with a price list and an itemized statement of services. If you decide to look at other funeral homes, this information will be helpful for comparing. Any third party expenses the funeral home will have to pay on your behalf, such as for clergy or fees for the burial site (cemetery or vault), will need to be paid upfront and cannot be profited from by the funeral home. Additional services like music, flower arrangements and similar also have their own fees.

Know Your Rights

Control of the funeral costs is completely within your hands as a consumer. While you may be overwhelmed by the process, realize that this part is a business transaction. Don't be afraid to get estimates from several funeral homes in the area, as they can vary widely in price and service offerings. It's important to seek all the information you can about fees, services, and contracts before signing anything or paying any money.

And finally, funerals are personal in many ways so don't ever feel obligated to have a funeral a certain way per the funeral director. If something about a funeral home makes you uncomfortable, keep searching until you find the right fit for you and your family's needs during this difficult time. The services can be as simple or as elaborate as you wish for them to be but remember, for the funeral home this is a business transaction. You will have a contract you should review carefully prior to deciding. Federal and state laws provide consumers rights but it's up to you to know what they are and enforce them.

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