



your guide to **Making Funeral Arrangements**

from the word to the wise series | www.funeralwise.com

What Happens When Someone Dies



First Calls

- **Death unattended, unexpected, or due to unknown circumstances:** Contact local law enforcement, the coroner, or the medical examiner.
- **Deceased was in a hospital or other care facility:** Contact the attending physician or facility staff.
- **If a pre-arranged plan exists:** Contact designated family member or legal representative for instructions on how to proceed with the funeral arrangements or call the Funeral Director specified in the plan.
- **If no arrangements have been made:** Contact a funeral director or cremation provider to get help with transportation and other immediate needs.



Information Your Funeral Provider May Need

- | | | |
|-------------------------------------|--|-------------------------------------|
| • Name of the deceased | • Insurance Information | • Your residence |
| • Deceased's residence | • Current location of the body | • Your contact information |
| • Deceased's Social Security Number | • Attending physician name and contact information | • Your relationship to the deceased |
| • Time of death | | • Information for the obituary |
| • Disposition preferences | • Your name | • Pre-arrangement information |

The Big Decisions



Funeral versus Memorial Service

	<u>Funeral</u>	<u>Memorial</u>
Body Present	• Yes	• Not necessarily
Location	• Usually at funeral home or church	• Any appropriate venue
When held	• Close to final disposition	• Any time

Burial versus Cremation

Whether to choose cremation or burial is a deeply personal decision. Consider your spiritual beliefs, your finances, and your family traditions. There is no right or wrong choice, only the option that is right for you.

Funeral or Memorial Service

As long as you keep the wishes of the deceased and your desire to honor them in mind, you will make the right choice when it comes to having a funeral ceremony or a memorial service. Even if you choose cremation, you can have a ceremony to honor the deceased. In fact, you have many options.

How To Memorialize the Deceased

From classic grave markers and urns to cremation jewelry and custom made tributes, there are few limits to how you can memorialize a loved one. The beauty of our times is that you can pay tribute in any way you like.

Paying for the Funeral

No question, funerals can be expensive. Many people choose to buy insurance to make sure they have the resources needed when the time comes. Paying in advance is also a common option. When there are no funds, crowdsourcing or public assistance may be an option.

Funeral Arrangement Checklist

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IF YOU'RE PLANNING AHEAD:

It is always best to plan ahead if you can. Not only can you lock in today's prices, you can make decisions without the added pressure that grief can contribute. Even if you don't want to pay in advance, you can decide early on how you would like your end-of-life arrangements taken care of.

Funeral Arrangement Checklist

Method of Final Disposition

- Burial/Cremation/Donation to Science/ Organ Donation

Type of Ceremony

- Visitation, viewing, rosary
- Private/public
- Traditional funeral or memorial service
- Home funeral/green burial

Personalization

- Location
- Speakers
- Pallbearers
- Music
- Readings
- Video
- Tributes

Final Resting Place

- Cemetery
- Niche/columbarium
- Returned to family

Method of Payment

- Savings
- Insurance
- Loans

Want to print out a detailed version of the checklist?

[Click here](#)



Questions & Answers

DO I HAVE TO HAVE A FUNERAL?

No! You do not have to have a funeral. For some people, a memorial service (no body is present) is preferred. For others, there is no ceremony at all. The way you are memorialized is entirely up to you.

WHAT IF WE CAN'T AFFORD A FUNERAL?

Funerals can be expensive and people don't always set aside resources to pay for them. How much public and private assistance is available will depend on where you live and your unique circumstances. You can find detailed information on the many options for financing funerals on our [Paying for a Funeral page](#) of our website.

DO I NEED A FUNERAL DIRECTOR?

You may need a funeral director to help you make arrangements for handling the body. In some states it is not required. If you are in an area that permits home funerals and burials, you may be able to handle most of the preparation yourself. For information on what the first meeting with a funeral director will be like, visit our [Arrangements Conference page](#).

If you are planning the funeral or memorial service yourself, you may want to consult with a funeral celebrant, an individual trained to officiate end-of-life ceremonies and help families create celebrations of life.



Try Our Free Planning Tools



START A QUICK PLAN



[Log-in to an existing plan](#)

THE WISE PLANNING SYSTEM

Whether you are planning ahead or making arrangements for an immediate funeral, our Wise Planning System can help you every step of the way.

STEP 1 – QUICK PLAN

Get started with a basic plan and see an estimate of your expected costs. It's quick, easy and free.

STEP 2 – ESSENTIALS PLAN

This Free Upgrade takes your planning to the next level. Manage your expected costs in detail. Search for and select providers, advisors and products in our online directories.

STEP 3 – COMPLETE PLAN

The ultimate funeral planner. Assign trustees for your plan, design your ceremonies, record vital

[Learn More About Wise Planning](#)