
Planning a funeral or memorial service

Planning a funeral or memorial service can be difficult for a family, both emotionally and financially. It can also be an important way to honor the life of a loved one and to help bring closure for those who mourn.

What should I do first?

- **Is there a will or other Last Wishes document?** These documents may be located in a home safe or other place where critical documents are stored. You may also check with close family members or a family attorney.
- **Decide if you want assistance from a trusted source.** Sometimes a friend, co-worker or attorney who is removed from the recent death can be helpful. The Federal Trade Commission recommends this as a way to ensure you don't "emotionally overspend."
- **Are you planning on burial or cremation?** This decision will narrow your focus as you move forward. Consider direct burial or cremation if you are concerned about costs.

How do I choose a provider?

- If you or the deceased had a religious affiliation, many churches have funeral or memorial service providers with whom they work and can recommend. Friends and relatives also can be a good source.
- The web site of the National Funeral Directors Association (www.nfda.org) allows you to search for providers affiliated with this worldwide organization.
- If you have a provider in mind, the Better Business Bureau is a good place to check on the provider's reputation.

What will it cost?

According to the National Association of Funeral Directors the average North American funeral costs between \$7,000 and \$10,000. This price range includes the services at the funeral home, burial in a cemetery, and the installation of a headstone.

The Federal Trade Commission (FTC) adopted the "Funeral Rule" to assist consumers in comparing funeral home prices. This rule requires providers to furnish their General Price List when requested. This can be done over the phone or in person. The advantage is being able to gather price information and review it before making a decision.

What else should I think about for the service?

You may wish to review this information with family members or friends who can assist in the planning. Often the provider you choose will assist you with these arrangements.

- Flowers
- Music
- Readings
- Location of final service
- Timing of final service
- Publishing an obituary
- Hosting a post-service reception or vigil
- Notification to remote friends and family

We hope you found this information helpful. Here are additional resources* to consider.

Federal Trade Commission (www.ftc.gov/bcp/menus/consumer/shop/funeral.shtm) – The FTC provides consumers with information about their rights when it comes to end-of life services.

Funeral Consumers Alliance (www.funerals.org) – A non-profit organization designed to provide information on planning a funeral or other memorial services.

National Funeral Directors Association (www.nfda.org) – Provides tips for planning end-of life services and contains a national listing of registered funeral homes and their directors.

*We do not endorse specific resources. This information is provided for your independent review and consideration.

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