

## PROMOTING PREPAREDNESS - Step 4

### Preplanning Funerals, Memorials and Burials

Do you have a financial plan? Do you do any planning before departing on a trip? If you were going to move to a new location, would you make careful plans beforehand? Of course you would. But have you planned for what will be your last and could be one of your most expensive journeys ever, or are you going to leave that up to your surviving spouse or next-of-kin? Wouldn't you feel better if you knew and they knew that they will not have to face this burden alone? Again, Of course you would.

The following is a Federal Trade Commission NAPS Article that addresses this subject head on:

#### **Pre-Planning Funerals Helps Make Decisions Easier**

(NAPSA)-When a loved one dies, grieving family members and friends often are confronted with dozens of decisions about the funeral-all of which must be made quickly and often under great emotional duress.

Each year, Americans spend billions of dollars arranging more than two million funerals for family members and friends. The increasing trend toward pre-need planning, when people make funeral arrangements in advance, suggests that many consumers want to compare prices and services so that ultimately, the funeral reflects a wise and well-informed purchasing decision, as well as a meaningful one.

The Federal Trade Commission (FTC) offers seven steps to help shop for funeral products and services pre-need:

1. **Shop around in advance.** Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn.
2. **Ask for a price list.** The law requires funeral homes to give you written price lists for products and services.
3. **Resist pressure to buy goods and services you don't really want or need.**
4. **Avoid emotional overspending.** It's not necessary to have the fanciest casket or the most elaborate funeral to properly honor a loved one.
5. **Recognize your rights.** Laws regarding funerals and burials vary from state to state. It's a smart move to know which goods or services the law requires you to purchase and which are optional.
6. **Apply the same smart shopping techniques you use for other major purchases.** You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.
7. **Plan ahead.** It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family. In addition, if you are planning your own service, it's a good idea to review and revise your decision every few years.

The FTC also offers a consumer guide to funeral planning, complete with a price checklist, glossary of terms, a description of services, information sources and a list of questions to ask. To request a copy of *Funerals, A Consumer Guide*, or for additional information, call 1-877-FTC-HELP or visit the Web site at <http://www.ftc.gov>.

Pre-need planning can help people make wise and well-informed funeral decisions.

Other recommended sources of information on this subject include:

1. From The Retired Officer Magazine: *At Ease - Making Funeral Arrangements.....*  
[http://www.moaa.org/financialcenter/nolo/estate\\_planning/prepayment\\_plans.asp](http://www.moaa.org/financialcenter/nolo/estate_planning/prepayment_plans.asp)
2. MOAA Pamphlet: *Help your Surviving Spouse - Now!* <http://www.moaa.org/Booklets/>