Tips for Preplanning Funerals

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Death is part of the life cycle. Death can bring grief, sorrow, confusion, anger, and the pain of separation. This may interfere with how families arrange a funeral and make consumer decisions and judgments. Pre planning a funeral is not an easy topic to think about or talk about. When families don’t know what is appropriate and need to make many arrangements and decisions in a short period of time, they may be susceptible to purchasing products and or services they cannot afford.

Since funeral purchase decisions are not made often, many consumers feel they are not costly. In fact, funerals are among the most expensive purchases people make in their life time. In the United States, each year, billions of dollars are spent on arranging more than two million funerals for family members and friends.

Planning for your funeral in advance is a wise choice. It gives you time to make decisions on the type of funeral that you want and shop around to find the right funeral provider. Funeral pre planning can save your family time, money, energy, and much of the burden of making decisions at a very emotional time.

The Federal Trade Commission (FTC) offers the following tips for funeral preplanning.

1. **Shop around in advance.** Compare prices from at least two funeral homes.

2. **Ask for a list of prices.** The law requires funeral homes to provide written price lists for products and services.

3. **Resist pressure** to buy goods and services you don’t need.

4. **Avoid emotional overspending.** It’s not necessary to have the fanciest casket or an elaborate funeral. You can supply your own casket or urn.

5. **Recognize your rights.** Find out which goods or services the law requires you to purchase and which are optional since funeral and burial laws vary from state to state. For Missouri funeral rules and laws contact the Missouri Board of Embalmers and Funeral Directors at 573-751-0813.

6. **Apply the same smart shopping techniques** you use for other major purchases. For instance, you can cut costs by dressing your loved one in a favorite outfit instead of costly burial clothing.

7. **Plan ahead.** It allows you to shop without time constraints and creates an opportunity for family discussion. If you are planning your own service, review and revise your decision every few years.

To request a copy of Funerals, A Consumer Guide, or for additional information, call FTC at 1-877-FTC-HELP (1-877-382-4357) or visit the FTC Web site at [www.ftc.gov](http://www.ftc.gov).

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