



Last Wishes: Funeral Planning

Member Handout

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Additional Member Handout: Memorial Planning Guide from Kansas State Board of Mortuary Arts

Additional Leader's Guide: NAFCE's Hearth Fire Series # 59: "Advance Directives – Do I Want/Need Them?"

Educational Goals:

- To learn the importance of funeral pre-planning.
- To acquire tools for planning a funeral.
- To increase knowledge when shopping for a funeral.
- To provide an opportunity to communicate wishes to family.

Community Actions:

- Prepare an informative display for public awareness.
- Reach out to adults of all ages with presentations to groups and private conversations.
- Have a guest speaker and serve a "Death by Chocolate" dessert.

Losing a loved one is a stressful and emotional time. Unfortunately, it will happen to all of us. The Pandemic showed us that illness and death can come suddenly at any age. In addition to advanced directives such as Durable Power of Attorney, Living Will, and DNR, all adults need to have legal plans for dependent children and documents to preserve their estate.

Thinking about death is not pleasant. However, any decisions you can make beforehand and communicate to your family will ease their burden at your passing. Your wishes can be made known, and you can involve loved ones in your decisions. You can control the budget. You can also plan for funding to spare loved ones' financial worry.

This lesson is intended to guide you through the funeral planning process, whether you are making your plans or find yourself needing to make decisions for someone else. If you have an elderly parent, this information will help you begin a dialogue to discuss this sensitive subject.

Who is responsible for arrangements?

In Kansas, an agent may be given express permission in a DPOA (Durable Power of Attorney) to decide arrangements, but more commonly authorization is given to legal spouse, then children, then parents of the deceased. Decisions outlined in a prearranged written contract are binding. Otherwise, those decisions will be made by survivors.

What to do when death occurs

- Notify funeral home. Death must be verified by proper authorities.
- Check for written instructions for funeral arrangements. They will help you make the necessary decisions.
- Contact relatives, clergy, workplace, friends.
- Secured deceased's property and valuables.
- Determine time and location of service along with the burial location.
- Choose burial container/s.
- Choose clothing for the deceased.
- Choose scripture to be read. Who will read the eulogy/expanded obituary?
- Choose music and musicians.
- Write obituary, choose flowers.
- Choose pallbearers.
- Decide religious, fraternal, or military organizations to be involved.
- Choose charity for memorial donations.
- Sign necessary papers.

Funeral Preplanning Guide

A good way to begin planning is by completing a printed guide. This form organizes vital statistics. It also provides information about legal and insurance issues to be addressed. Your wishes for your services are also recorded for reference in planning services. Be sure this information is accessible to the person who will be responsible for your services. Don't keep the only copy in your safety deposit box! The form included in this lesson may be copied or downloaded <https://ksbma.ks.gov/resources/publications/memorial-planning-guide>.

Writing an obituary

Whether you need a simple death notice or an expanded eulogy, writing an obituary can be difficult in the time of need. You may, of course, write your own ahead of time. If you are writing for someone else, the information in the preplanning guide will prove helpful, providing vital statistics, life history and relationships as well as interests. A simple obituary might be appropriate for the local newspaper. An expanded eulogy will cost more and may include a photograph. This expanded version might be read at the service as well. The funeral home may help in placing obituaries in the media as well as on their website. The cost is determined by the newspapers (and vary widely) and will be included in the cash advance portion of your bill.

Shopping Guide

*****Note: any prices listed in this document are guidelines and are not intended to be quotes!** They are included to prepare you for the sticker shock.

The first decision to be made when someone dies is which funeral home to contact. If you have the option of the services of multiple establishments in your area, it will be necessary to do some research before making that decision. Funeral homes are accredited and regulated in Kansas. Word of mouth recommendations are helpful, too.

As you are shopping for a funeral, be advised that all funeral homes must have a printed price list for various services. You may be able to access this online, with a phone call, or in-person. This price list will contain quotes for any services or goods provided. It will also include "packages" that cover various burial and cremation choices ranging from simple (direct) to traditional, full-service arrangements. Additional costs for merchandise such as

caskets/urns/vaults (plus sales tax), transportation and vehicle expenses, cemetery equipment should be itemized. Cash advances are listed for death certificates, musicians, clergy, flowers, newspaper obituaries, etc. Transferring the body to or from another funeral home will be an added expense.

Be sure you understand each of these expenses and what they cover. When your choices are made, the funeral home must provide you with an itemized funeral purchase agreement.

Remember, you are in charge. Be aware of options that you can refuse. Embalming is not required in Kansas if burial or cremation happens within 24 hours of death (the exception being certain communicable or infectious diseases, as proscribed by KDHE).

Making the choice: burial or cremation?

Inground burial has traditionally been the most common choice. You will need a cemetery plot or space in a mausoleum. You will need to locate the document of ownership for these properties. In addition to charges for funeral home services, you will also pay for a casket and outer container (vault). These items, along with burial property and monuments are not included in the "packages" quoted on the price list.

Offered burial packages range from Traditional (with visitation and funeral ceremony) starting at approximately \$3,500; Graveside only (with visitation and committal service) will be slightly less; and Immediate Burial (with no visitation or service) will be about half that amount.

Cremation is becoming more common and is generally a less expensive option. The process involves exposing the remains and a container encasing them to extreme heat and flame. Urns are usually purchased for this option. Packages offered should include Traditional (with visitation and funeral ceremony- priced comparably with traditional burial); Memorial (with private family viewing or visitation); and an option with no ceremony. Cremation may be performed before or after any ceremony, and remains can be interred in the cemetery, in a columbarium, or retained by family. Ashes may be spread on private land with permission.

Caskets/Urn/Vaults

Caskets can be awfully expensive, amounting to at least half of the funeral expenses. Prices start at about \$1,000 and can exceed \$15,000! When considering a casket, keep in mind that no casket, no matter how fancy and expensive will prevent the eventual decay of a body. Ask to see models in addition to those on display. You have the option of providing your own casket. The funeral home cannot charge you extra if you do. You can order caskets online (yes! Walmart and Costco) and have them delivered to the funeral home. Prices listed are usually 1/3 to 1/2 of what the funeral home will charge, but beware, quality may be an issue. You will be required to purchase the outer container or vault, usually concrete, costing \$1,000+, to completely enclose the casket.

Urn are, of course, less expensive than caskets and vaults. Prices start at about \$100. They can be ordered online.

Donation to science

A body may be donated for scientific research. Prearrangement needs to be made prior to the passing of an individual. For more information go to Willd Body Program at www.kumc.edu. Expect to pay for transportation in addition to some funeral home services. The body will later be cremated and disposed of according to your wishes.

Veterans Benefits

Military veterans are eligible for a range of benefits including casket flags, potential allowances for burial, plot, and headstone. You will need discharge papers (DD214) to apply for these benefits. Burial in a national cemetery is free, but subject to preapproval and prearrangement. More information is available at www.va.gov.

Payment Plans/Financing

You will be responsible for the entire cost of the funeral at the time of need. Options are cash, check, a verifiable insurance assignment or financing through a financial institution. This can be difficult and stressful for families in time of need. Preplanning can give you an idea of how much will be needed to pay for a service.

When preplanning you will be given a statement for items selected. You may then enter a contract to prepay, paying the full or partial amount at that time. For example, you may choose to purchase a casket at this time, guaranteeing the purchase price. However, if you do purchase a casket, you must take possession and be responsible for storage and maintenance. If you prefer, you may sign a contract for the entire package of services and goods you selected in a pre-arranged funeral agreement. The contract must include an itemized written price but will not guarantee prices. Prices will be subject to change as time passes. Any money you pay at this time is placed in a financial institution in the names of yourself and the funeral home. You control this money until time of death. You receive interest and are taxed on the interest. If you withdraw any amount from the principal or interest it will void your contract with the funeral home. Funeral homes may also set up trusts for these accounts.

There are two types of contracts available for funeral prepayment. **Revocable** contracts are refundable to you anytime prior to death and are considered assets. **Irrevocable** contracts cannot be refunded but should be transferrable to a different funeral home if you wish. An irrevocable contract will be necessary if you ever require assistance such as KanCare.

Some insurance policies can be used to finance funeral contracts. The policy amount plus interest earned can be applied to costs. The policy will be signed over to the funeral home.

Be sure prices in a prearranged contract are spelled out and that you fully understand what you are signing!

Hopefully the information in this lesson will help you and your family prepare for this event we sadly all must face.

Reviewed by: Tristen Cope, Family and Youth Development Agent, Chisholm Trail District

Resources:

Wills, Trusts and Funeral Planning – FCL-Group Process Written by Peggy Martens and Sharon Giacometti, presented at 2018 NAFCE Conference.

Funeral Planning lesson presented by Jan McKinney, McPherson Co. FACS agent

Kansas State Board of Mortuary Arts - <https://ksbma.ks.gov/home>

Veteran's Affairs – www.va.gov.

Selected price lists from area mortuaries