

## 1 Explore your options and tell your family

Do you want to be buried or cremated, embalmed, viewed? Where do you want to be buried or scattered? Put your wishes in writing and share them with your likely survivors. If you say you want something "simple" and your survivors aren't sure what you meant, they may end up spending a lot more than you would have wanted. Or, if you tell them what kind of a funeral you want, without sufficient education, you might burden them with expenses far beyond what you thought it would cost. Don't put your wishes in a will or a safe deposit box, they likely won't be seen until long after other arrangements have been made. Put all your important papers in one place—order the "Before I Go" planner from our website.

## 2 Shop around

You wouldn't walk into the closest dealer and buy whatever car and options the salesperson recommended, but that's how most people buy funeral goods and services. Most people assume they have to use a nearby funeral home or they use one they've used in the past (even if they weren't happy). If you are not using a funeral home for a viewing or service, you don't need to use a local facility, and the one in a neighboring town might be half the price. Federal law requires funeral homes to give you prices over the phone and hand you an itemized price list when you start talking about arrangements in person (see our pamphlet "Understanding a Funeral Home's Price List"). Shopping around can save thousands of dollars.

## 3 Buy only what you want

When funeral shopping, take a sensible friend with you—someone who will help you stick to your plans. Some people think that how much they spend is a demonstration of how much they loved the person and may buy more than they intended out of guilt. Some less scrupulous salespeople will imply that doing anything other than the "traditional" is inappropriate. A unique and personalized memorial observance will be more meaningful to friends and family than one that looks just like every other. For the cremation of the author of *The American Way of Death*, Jessica Mitford's family spent under $500. Later, they hosted a grand memorial gathering. It was very much in keeping with Jessica's disdain of lavish funeral merchandise but love of a good party.

## 4 Buy online or make your own

You can find caskets online for a fraction of the price charged by some funeral homes. Mortuaries are required by law to accept a casket from an outside vendor and cannot charge you a fee for doing so. There are a variety of less expensive caskets available: wood veneer, cardboard printed with wood grain or a wide variety of patterns and pictures, and cloth-covered. If you use plain cardboard, it can be especially meaningful when guests, including children, are allowed to paint, draw and write personal goodbye messages on it. You can also choose the "minimum container" and cover it with a quilt, flag, or other attractive material. Don't buy a "sealer" casket; it's ineffective and more expensive.

## 5 Consider Immediate Cremation or Direct Burial

Federal law requires that these packages be listed on every funeral home's price list. For cremation, you can use any funeral home, even one far from where you live, which can save thousands of dollars. They arrange for the cremation and mail or deliver the ashes to you. An alternative container is included in the package price and there is no need for embalming. Cemetery space for cremated remains is generally less expensive than for a body burial and cremated remains can be buried or scattered almost anywhere.

If you prefer burial, the Direct Burial package is similar to Jewish, Muslim and Bahá'í tradition in that the body is generally buried shortly after death, without embalming or viewing. You can usually add on a graveside service for a reasonable charge as long as you keep things simple. You can upgrade the casket if you wish, using techniques from tip #4.

## 6 Plan a memorial service

Without the body present, there is no need for embalming or refrigeration, a fancy casket, or transporting the body to the funeral home, religious institution, and gravesite. Private visitation and goodbyes can occur in the home or other place of death, before you even call the funeral director. Without the time pressure of preserving the body, you have the flexibility to hold the service whenever it's convenient. Have a formal or informal service at a religious institution, home, park, club, or community center, and there is no need to hire funeral home staff. Again,



depending on where you live, you might save a lot of money by using a funeral home in another town.

## 7 Skip embalming

Embalming is an invasive procedure that is rarely required by law. While there are situations where it can be useful (for example, a long period between death and viewing), in no state is it required when burial or cremation is planned within two days, and in most states, refrigeration is a viable alternative.

## 8 Consider donation

Some medical schools cover all costs and many only require the family to pay for transporting the body. Cremated remains are generally returned to the family within two years.

## 9 Eliminate the vault

Some cemeteries may require a vault, but no state law does, so see if you can find one that doesn't. Green cemeteries will allow burial without a vault, for example. Several religious groups eschew the use of a vault and if burial in a shroud is allowed, a liner may not be required. In theory, the "outer burial container" keeps the ground flat and intact under the load of commercial mowing equipment. But it also slows the "ashes to ashes, dust to dust" return of the body to the earth. In any case, buy the least expensive option, usually called a "grave liner," and if you like the idea of returning to nature, ask to have it installed upside down and without a lid. And be sure to shop around; remember that with prices similar to those for caskets, the vault is still just a box-for-the-box, which gets quickly covered by the cemetery lawn.

## 10 Do it yourself!

Most people don't know that in the majority of states an individual, family, community or religious group can handle a death ***without*** hiring a funeral director. Families can do everything on their own or hire a home funeral consultant, death midwife or funeral director to assist. The National Home Funeral Alliance, www.homefuneralalliance.org, offers advice and a directory of providers. You can also find state-specific practical information on our website at funerals.org/your-rights. The PBS documentary, *A Family Undertaking*, follows several families who choose this option, and illustrates how extraordinarily moving and therapeutic home viewings and funerals can be. These resources are invaluable for anyone choosing this meaningful way to say goodbye.

## Join your local FCA affiliate

Some have arranged discounted prices with specific funeral homes. Some have done an area-wide funeral home price survey that can give you a great overview of local options. All will provide information and education and most can refer you to an ethical funeral home.

## Remember —

Funeral directors are business people who deserve to be paid for what they do. However, it is your job as a funeral consumer to be well-educated about your options, to determine the kind of funeral or memorial service that meets the needs of your family, and to locate an honest, flexible funeral director who will honor your choices with caring and dignity.

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# *Ten Tips*

## *For Saving Funeral Dollars*

**Funeral Consumers Alliance™**

*Dedicated to protecting a consumer's right to choose a meaningful, dignified, and affordable funeral*

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