

Planning for a Funeral

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.