



What to do when you can't afford the funeral you wished for

Links to the resources found in this article may be found at funerals.org. Go to For Consumers, then click Frequently Asked Questions.

Facing an unexpected death, or one that wasn't planned for, is one of the hardest things we have to do. Who wouldn't want to stumble on a bottle with a genie (or a Jeannie) who could grant a wish for a funeral that would arrange and pay for itself?

But (spoiler alert) genies aren't real so we're on our own. The most important thing to remember is that a meaningful, heartfelt memorial doesn't need to cost more than your family can afford. Whether you spend \$600 or \$10,000, you'll love and miss the deceased just as much. It's the coming together of family and friends to laugh, cry, and love each other that makes a funeral meaningful, not the amount of money it costs.

Important: there is no charity or government organization that will pay off any debt you've accrued if you arrange a funeral that's beyond your means. It's your family's responsibility to spend within its budget. Funeral homes are not required to let you pay in installments; many these days are asking for payment upfront. While this might seem frustrating, it's a responsible business practice and it prevents

many grieving people from falling into a financial trap when they're not thinking clearly. Sweating the monthly bills six months after the death because the funeral payments are high does not help lift



the burden of grief.

Here are some suggestions for creative ways to economize without giving up the essential value of a final send-off.

- **Take stock of your budget**—Whether it's \$200 or \$10,000, you need to know what your reasonable budget is before

you can begin planning. By “reasonable,” we mean the amount of money you have that's not earmarked for important living expenses like rent, groceries, and child care.

- **Many anatomical donation organizations will accept a body at no charge and will arrange for transportation to their facility at no cost to the family.** If you have questions about the uses to which the body will be put, be sure to ask, and visit their websites. Most of these companies provide body parts for non-transplant purposes including research and medical training. There is usually no expense to the family, even for out-of-state shipping. The consent form should be explicit that the body will be surgically divided. Some body parts may be shipped outside the U.S. Most of these deal with both nonprofit and for-profit entities. Any unused or already-used body parts will be cremated and returned to the family when so requested although some of the end users dispose of tissue as medical waste.

- **Consider body donation to a medical school.** You'll be helping train the next generation of doctors who will be taking care of you, and depending on where you live, the cost could be minimal (transportation) to free. Most

medical schools will return the cremated remains in one to two years after study if you request this beforehand.

- **Whether there's government money to bury the poor (euphemistically called "indigent") depends on the state.** Some states have a budget for this. Others leave it up to the local county, city, or town. There is no rule of thumb. If a family has no money, the first thing they should do is call the department of social services (or whatever their state calls the welfare office) to see if there's an indigent burial/cremation program.

If your state or county offers help it's not going to cover a full-service funeral with embalming, a public viewing, and associated ceremonies. The family is usually going to get a direct cremation or immediate burial at most. Some states won't allow a family to add any of their own money, reasoning that if they can afford to do so, they don't need the state's help. Other states will allow families to add money for optional ceremonies up to certain limits.

Remember that you can organize a memorial service later at home, at church, in a social venue, etc.

- **You have the right to pick and choose only the funeral goods and services you want and can afford.** You don't have to buy an elaborate package. You may want a public viewing of the body and then a Mass of Christian Burial at the church afterward, but you alone are responsible for the bill.

- **Consider a home funeral.** In most states it's perfectly legal to complete the death

certificate (with the doctor's or medical examiner's certification), file it, care for the body at home, and take it to the cemetery or crematory. Most families in this country did so routinely until the turn of the 20th century. The FCA national office can help guide families, or you can turn to the new book *Final Rights: Reclaiming the American Way of Death* for specific requirements in your state.

- **There are many meaningful ways to say goodbye to someone that have nothing to do with cost.** FCA's executive director often tells the story of his grandmother Edith Slocum's funeral.

"She had wanted cremation, but the daughters opted for the full embalming and formal ceremony at the request of a sister who hadn't seen grandma in years. Looking back, I found the made-up-body-lying-in-state extremely artificial and uncomfortable. But the family reception afterward? One hell of a good party. We went back to Aunt Mary Ellen's house where the grandkids made food while 70 people milled around telling stories about grandma's legendary cheating at gin rummy. Most of them were getting tipsy off her favorite cocktail, which was no mean feat considering she liked the dreadful sloe gin fizz. My fondest memory is of mixing up tuna-pea macaroni salad with my cousin Kelly, crying and giggling at the same time."

10 Tips for Saving Funeral \$\$

1. **Talk about funerals with family members ahead of time** so they all will know your wishes and you will know theirs.

2. **Price-shop among funeral homes** by phone or in person.

3. **Only buy what you want.** You have the legal right to pick and choose only what you want and can afford from a funeral home.

4. **Make your own casket.** Yes, you can, and yes, the funeral home is legally obligated to accept it.

5. **Consider the inexpensive** "direct burial" or "immediate cremation" packages.

6. **Plan a memorial service** without the body present. Also, you don't need a funeral home to arrange a meaningful memorial.

7. **Skip embalming.** It's not required by law in most circumstances, though most funeral homes have an in-house policy against public viewings without embalming. Be sure to ask.

8. **Consider body donation** to a medical school.

9. **Ask for a "grave liner"** rather than a "vault" if the cemetery requires an outer container.

10. **Handle all the arrangements without using a mortuary,** just like our families did until about the 20th century. The book *Final Rights: Reclaiming the American Way of Death*, shows you how and includes plain-English legal information for each state in the country.

For more details, see the full version of *Ten Tips for Saving Funeral Dollars* at funerals.org->**For Consumers**

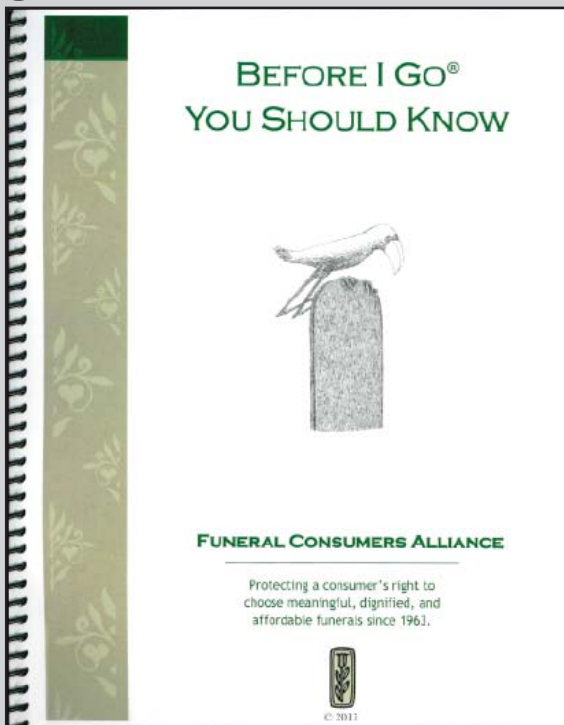
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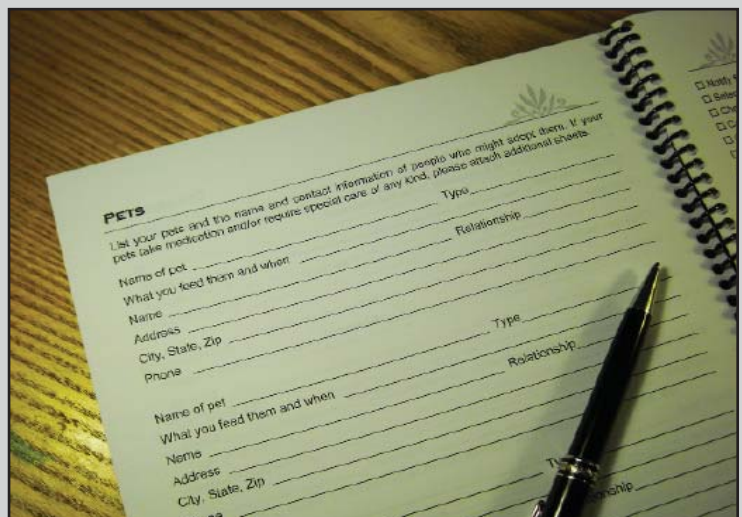
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Josh Slocum, editor

Don't take your last wishes to the grave. Before you go, they should know. . .



- Your funeral plans.
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- That **you love them** enough to get it together with. . .

Before I Go, You Should Know®, the comprehensive end-of-life planner. Featuring illustrations by Edward Gorey, **BIG** has more than 30 pages to record everything from your preference for burial or cremation to how to close down your social media accounts and online life.



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- ~**Digital Before I Go available only online**~

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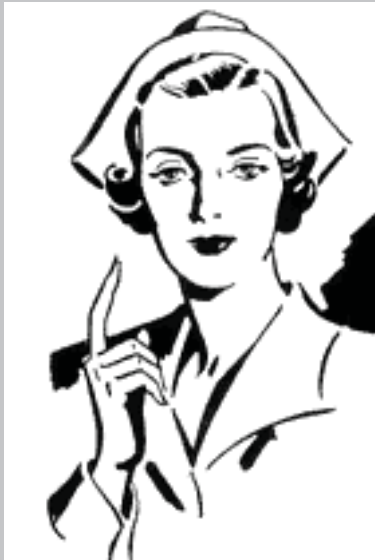


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***Warning!** Do not open this publication unless you want to save money and aggravation! Reading the contents may result in—*

- *Substantial savings on funeral costs*
- *Confidence and control over end-of-life affairs*
- *Putting the “fun” back in funerals*

it's all inside. . .

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