

Plan Your Funeral — Before You Need It!



When is the Best Time to Plan a Funeral?

Any time is a good time for funeral planning ... except at the time of the funeral. Why? Because there are clear advantages to planning ahead for a funeral. Can you imagine planning a wedding in just a few days? Or any celebration for that matter? Why leave the ultimate celebration of your life to the last minute?

We believe that planning a funeral in advance is a wise thing to do. Find out if it makes sense for you and see how to conveniently plan the in advance.

At-Need vs. Pre-Need Funeral Planning


“At-Need” funeral arrangements are made at the time of death, usually by surviving family members or by a trusted friend on behalf of the deceased. Making funeral plans at time of death are particularly difficult because the time frame is short and emotions are high as survivors are dealing with their grief. Not only is there much planning to do, there are also imminent financial concerns. Payment for funeral services is due at the time of the funeral which can be quite expensive, a considerable hardship for most families – see our discussion of [funeral costs](#).

“Pre-Need” plans (also known as “Preplanning”) are the funeral plans that people make for the living. Pre-Need funeral plans can be made at any time and offer many advantages. Funeral Homes, cemeteries and other funeral service companies can help you preplan a funeral for yourself, your spouse or a parent. Also, how-to guides, planning worksheets and interactive tools are now readily available at websites such as Funeralwise.com to help you create a funeral plan. Planning online is a convenient way to plan and it puts you in control of the process.

Top 5 Reasons Preplanning a Funeral Could Be the Right Choice For You

If any of the following statements describes you, then you are probably someone who will appreciate the benefits of preplanning your funeral.

- 1 **You want to ease the burden on your family.** If your wishes are unknown when you die, they will be faced with making difficult decisions at a trying time. Will they know if you wish to be buried or cremated? Will they agree on an open



or closed casket? Will they agree on how much to spend? Confusion and disagreements are common occurrences when there is no plan to follow. You can avoid this by leaving behind a plan.

- 2 **You want to assume the financial responsibility for your funeral.** Planning ahead enables you to make financial arrangements to cover your funeral costs. Even if you are leaving behind sufficient money, will your survivors be able to access it? Funeral insurance and funeral trusts are sound financial planning options you can consider ahead of time.
- 3 **You want your family to have the benefit of a meaningful funeral.** A funeral is an important event for a grieving family. Psychologically, it provides a sense of closure and enables the family to begin the healing process. Families benefit emotionally and socially by honoring the lives of their loved ones with a fitting ceremony and by giving them a proper send off. It is difficult to make the funeral the best it can be when planning it in a short time.
- 4 **You want your final wishes to be followed.** If you have specific preferences for the disposition of your remains and the nature of your funeral services, you can clearly express them in your funeral plan. You may have a preference for burial or cremation, the epitaph on your headstone, or the music and readings at your funeral. Or you may not want a funeral ceremony. Whatever your wishes, they need to be set forth in your funeral plan.
- 5 **You want to be self-reliant and have your affairs in order at the end of your life.** Taking care of your funeral arrangements is a thoughtful and caring thing to do for your family. It is comforting to know that you have done all you can do to ease their burden. And you can be assured that they will appreciate that your caring for them continued after you are gone.