

Post Life Planning – A Guide To the Funeral Process

Losing a loved one is a very painful experience. Initially, it may be hard to accept that your loved one has died. Some people may suffer from depression for weeks or even months after the passing of a loved one. If you are the executor of the estate, the immediate concern is to make the necessary arrangements and plan a funeral. It can be very difficult because you may not be in the frame of mind to deal with all the intricacies of a funeral and make the most educated decisions. It is important to be strong and work through your loss to make sure that your loved one's final wishes and funeral arrangements are in order. A funeral should be befitting of the person's life and accomplishments, friends and family take the time to mourn and remember the life of the deceased in a very personal way. The loved one may be gone, but they will always live in the memory of family members and friends. The following is a step-by-step guide to the funeral process and includes a variety of information to help in the planning of a funeral.

1) Reporting the Death

The first thing is to report the death. If it happened in a hospital or nursing home, the attending nurse or doctor should be informed. If it happened elsewhere; for example, in a home, 911 should be called. The county coroner should also be contacted. Once these calls have been taken care of, inform all the relatives and closest friends. During this difficult time, support and understanding from family and friends is important and may provide comfort, emotional, and spiritual support to help those grieving.

2) Where to Find Loved One's Funeral Wishes

It's important to find out if the deceased had made any pre-plan arrangements with a funeral service company and other after-live service providers. In some cases, especially when talking about terminally ill or elderly persona, the loved one may have made their funeral arrangements, laying down all the details, and even paying for it. The executor of the estate should know about any pre-planned funeral arrangements. The person's wishes for the funeral may also be included in a will. If there are no such instructions, then the surviving family may be responsible for organizing memorial or funeral services.

3) Working with a Funeral Director

Contact the funeral home director to begin discussing about the arrangements. Get service and price quotes for various services, so you know what options are available. Try to contact a few funeral homes to compare the packages. It can be very difficult to focus and make large financial commitments at this time, those within the funeral service industry understand this and many are happy to take time to help you understand the funeral process and provide further information about any services they may offer. It is important to also be aware of unscrupulous firms that may exploit people who are dealing with a great loss and planning a funeral. Take some time to study each service quote and select the best package according to your budget and requirements.

If it is something your loved one or family has an interest in, religious officials, such as priests, ministers, or other religious figures are available to provide ceremonial funeral services for the deceased and the family. Religious officials may also be on hand to provide additional emotional support during this time.

4) Obituaries & Announcements

Publishing an obituary or death announcement in local newspapers and news websites is an important step to planning a funeral or memorial service. The obituary provides information about the deceased, including where they live, occupation, contributions to the community, cause of death and surviving family members. An obituary may also provide information about funeral services to anyone interested in paying their respects. Memorial fund or condolence information is also typically included. Your funeral director may be able to provide information about who to contact to publish an obituary, contact information can also be found in your local newspaper's obituary section.

5) Obtaining a Death Certificate

To obtain the death certificate, you would provide all the necessary information, including the full name, birthplace, birth certificate, date of birth, social security number, addresses, occupation, and marital status of the

person who has passed away. Death certificates can be ordered from your state Office of Vital Records. Application can typically be processed in-person, by mail, or over the Internet. It is important to review all application paperwork and requirements before completing the required paperwork.

6) Decisions about Funeral Options

There are many different factors and aspects to a funeral. Generally, there are three options; direct burial, direct cremation, and traditional service are a few of the standard services available. Direct burial and direct cremation services may be less expensive than a traditional funeral. Private services are also a nontraditional and sometimes cost effective alternative; this may be as simple as scattering ashes with only close family and friends in a place of significance. Such funeral options may be followed by a small memorial reception to give others the opportunity to convey their condolences and pay their respects.

A traditional funeral usually involves embalming of the body, a process to preserve the body temporarily to accommodate private and public viewing services. Decisions about the clothing, jewelry, and prized possessions to be worn by the deceased during funeral services and once they are buried also need to be made. This can be a very emotional experience for the family of the deceased. These are tough decisions, but an important step in the funeral process.

If choosing a traditional funeral service, it is appropriate to ask close friends and family to speak at the service and share their experiences with and feelings about the person who has passed away. This is a very personal choice and a wonderful opportunity to honor a loved one.

7) Making Final Burial Decisions

Next, you have to decide on the burial arrangements. Some of the common burial options include a cemetery plot, a vault or a mausoleum. These vary in cost, so it's up to you to select the best option. A casket is needed to transport the body of the deceased. Pressboard and cardboard are recommended for cremation and caskets for burial can be made of wood or metal. To keep the ashes, you would need to get an urn. Some people prefer an open casket but it's best to check with the minister or priest because there may be restrictions which require a closed casket. Then, you would have to decide on the grave marker. Do you want an existing one or a customized one?

8) The Cost of Funeral Services & Funeral Expense Assistance

Paying for funeral services can be very costly, the average funeral may cost between \$6,000 and \$10,000; a very difficult burden for the surviving family to shoulder. State and local governments may provide financial assistance for to help offset the cost of unexpected funeral costs; especially if the death is a result of a natural disaster or if the deceased has very few, if any assets. Funeral costs may also be covered by the deceased's [life insurance](#) policy. When planning a funeral, don't be afraid to ask for help; use your [resources](#), including the funeral director and local and state government agencies to find out more about financial aid, assistance, and cost effective funeral arrangements.

9) Post Memorial, Viewing, and Funeral Service Get-Togethers

Some families choose to host a small reception after their loved ones final services. This provides people the opportunity to pass on their condolences to the family of the deceased. This is not a requirement of any funeral service, but meeting and talking with people who share the loss of your family can help focus on the life of the person who has passed and how they have impacted the lives of those who knew them.

10) Other People and Organizations to Contact

Other people to contact include the employer, the landlord, the insurance company, the post office, and the Social Security Office. You may also need to contact banks and utility companies to close accounts or credit cards. Some of these organization may not need to be contacted immediately follow, first and foremost, the family should make sure that their loved one's final wishes are being met; everything else can be dealt with when the time comes.

The National Average for Funeral & Burial Costs

Non-declinable basic Mortuary services fee	\$1,817
Removal/transfer of remains to funeral home	\$250
Embalming	\$828
Other preparation of the body	\$400
Use of facilities/staff for viewing	\$395
Use of facilities/staff for funeral ceremony	\$450
Use of a hearse	\$275
Use of a service car/van	\$125
Basic memorial printed package	\$125
Metal Casket	\$2,295
Cemetery Plot	\$1,195
Vault	\$1,195
Headstone	\$495

Estimated Total

\$9,845.00 – Today's Dollars

(The cost shown above is the national average of final expenses for a funeral, according to the Funeral Directors Association of America.)

There are three ways to pay for funeral costs. The government will pay a \$255.00 benefit upon your death. Who pays the rest?

- **DECISION 1 - MY SAVINGS** - Use the money you've saved all your life. If a major illness or nursing home should become involved, that could wipe out your savings in a blink of an eye. What would you have left for your final expenses?
- **DECISION 2 - RELATIVES PAY** - You could pass this burden on to your spouse, children, or grandchildren, however most families are living paycheck to paycheck. Adding \$9,000 or more of expense could wipe them out financially or at the very least, put a huge burden on your loved ones.
- **DECISION 3 - PREPLAN NOW** - You can protect your family with our Pre Need Plan for pennies on the dollar.

Most Americans prefer to plan ahead now, and we will show you options.

Code 15601332

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**This Certificate is valid for a Notary Signing at your location.
Do you have a valid Will and POA that needs to be notarized?**

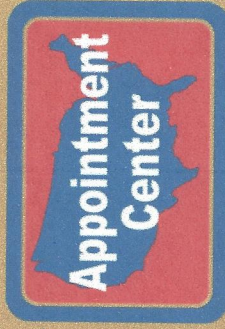
1. READY - Are your documents ready for a notary signature? Do you need a witness?

2. If NO - Finish completing your documents so you can schedule a notary.

3. If YES - Log on to

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and click on →
and schedule.



Or call the office at 855-542-8363.

4. NOTARY - After scheduling is confirmed, a Notary Public will contact you for a signing session.

Mobile Notary Service

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S - 208 - 130
Atlanta, Georgia 30342

