

Perhaps your loved one is nearing death and you must find a funeral home quickly. Or you have decided to pick a funeral home for yourself long before it's needed, to spare your family the ordeal of making this decision while grieving and pressed for time.

If you have used a funeral home in the past, don't automatically assume it's the best choice. Without comparing prices and services, you can't tell whether their fees are reasonable, or you've been overcharged generation after generation.

Use this step-by-step guide to help you find the best funeral home for you and your family. By learning how to choose wisely, you could save hundreds or even thousands of dollars, and improve your overall satisfaction with the services you receive.

1. Consult your family and decide on a budget

Have you and your family discussed a budget, and decided on an amount that's affordable for you—that you're willing and able to spend without hardship? Shopping for a funeral should be like making any major purchase—you know what you can afford before you start shopping. Don't make the mistake of buying a funeral the way many people do—accepting the funeral home's price then scrambling to find the money.

Ask your family some specific questions. Do they have preferences about the type of final arrangement? If you are planning for a loved one, did he or she leave any written instructions? Have arrangements at a certain funeral home already been prepaid, perhaps years ago? Be sure to look for any documents that will help in the decision-making process before going forward.

2. Learn about your funeral rights

Next, review your rights as a funeral consumer. Briefly, the Federal Trade Commission's Funeral Rule affirms your right to:

- Get price information over the telephone
- Receive a written, itemized price list when you visit
- Buy only the goods and services you want
- Choose not to have embalming
- Use an alternative container instead of a casket for cremation
- Provide the funeral home with a casket or urn bought elsewhere without incurring additional fees
- Receive a written statement after you decide what you want, but before you pay

3. Weigh your priorities

Ask yourself: How important is a convenient location? Do you prefer proximity to your home, place of worship, or cemetery? Is price a critical factor? How flexible is your budget? If you or your family used a funeral firm in the past, how satisfied were you? Do you have special religious or cultural requirements? If you want a viewing or service, will you need a large facility with ample parking, high-tech video screens, or handicap-accessibility? Or is simplicity your first priority?

4. Choose the type of arrangement

- You might donate your body to a medical school for research, which in some cases incurs no charge for survivors
- Other very economical choices are "direct cremation" or "direct burial" with no embalming or visitation

- You could consider a funeral service held at home
- Green, or natural burial, in a shroud or simple box, can be very affordable and ecologically friendly
- Perhaps you prefer a traditional earth burial with embalming, visitation and an elaborate funeral service

Whatever you decide, write down your wishes in detail. The arrangement choice is the biggest factor in helping you determine the best, and most reasonably-priced, funeral home for your needs.

5. Get a list and compare prices

Visit our website, www.fcagr.com, to look at our most recent price survey of funeral homes in Monroe and surrounding counties. If you don't have access to the internet, you can call our phone hotline at 585-461-1620, and a volunteer will be happy to assist you.

Check the range of costs for your chosen arrangement, and pick out some affordable funeral homes. You may find a huge price difference for the same option, so doing a cost comparison might save you several thousand dollars.

Don't automatically choose the place closest to home, especially if the funeral home will not be a gathering space for family. Most funeral directors will travel 20 to 30 miles to pick up the deceased without extra charge. You might save substantial money by choosing a funeral home in another town or county.

Often funeral homes specializing in cremation offer the lowest prices for that service, but not always—be sure to double check.

Do the costs fit within your budget? If not, you may have to consider a more affordable type of arrangement, look beyond your immediate area for lower prices, or eliminate extra expenses like embalming or visitation.

6. Narrow your choices

Keeping in mind your personal priorities, do further research. Visit the funeral homes' websites. Ask your family, friends and colleagues for their experiences with any of your choices. You could also check online customer review sites, or ask us if we have received complaints about any of them. Then focus your attention on two or three of the most promising choices.

7. Visit several funeral homes

Make an appointment to visit those funeral homes if possible. Bring a list of questions and a friend or family member less emotionally invested in the funeral than you are. Ask the funeral home for their General Price List and have the director review it with you. You might want to see an array of urns or caskets, ask about their billing policy, or meet the staff. Do you like the facility? Does the funeral director seem helpful and trustworthy, and answer questions willingly? Is he or she sensitive to your values and cultural or religious needs? Don't select a funeral provider unless you feel completely comfortable with the director and the premises.

8. Get quotes

At each funeral home, discuss your specific arrangement choices and ask for an itemized statement. It will list the goods and services you have chosen, the price of each item, and total cost. Do not sign anything yet. Take a copy of

each statement home to review more carefully, then compare and discuss them with your family.

9. Make a decision

When you have thoroughly evaluated information from several funeral homes, choose the one you like best. If the funeral is imminent, call the funeral home to begin the arrangements. At this point, you could fill out the funeral home's pre-need planning form and pay a deposit if required. *But remember, never sign a contract for more than you or your family can afford to pay!*

If you are prearranging your own funeral, do not be tempted to pay for it yet. First you should research the various trust and insurance options, and weigh the pros and cons of each choice, based on your own unique situation. Read our pamphlet, "Should You Prepay Your Funeral?" for further guidance.

10. Put your wishes in writing

If you are planning a funeral in advance of need, be sure to tell your loved ones about your decisions. Write down your specific instructions and funeral home choice. Give copies of your instructions to your family members or close friends, lawyer, and/or spiritual advisor. Do not put your written plans *only* in your Will or safe deposit box—they might not be found and read until too late—after your funeral is over.

How to Choose a Funeral Home

...

The Smart Way

Funeral Consumers Alliance of Greater Rochester

220 Winton Road South
Rochester, New York 14610
(585) 461-1620 • www.fcagr.com

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