Howard County Office of
Consumer Protection

PREPARING FOR THE END – HOW TO PLAN FOR YOUR FUNERAL NEEDS

Today, the average traditional funeral costs between $7000 and $10,000. It is often difficult for grieving family members to make smart decisions when arranging a funeral and, unfortunately, unscrupulous merchants often take advantage of buyers' emotions – pitching goods or services that are not needed or are overpriced. By planning ahead, you can reduce both the cost and stress to your family.

Pre-paid plans - Most funeral homes and cemeteries offer one or more "pre-paid" plans that enable you to lock in the cost and pay for goods and services in advance of your death. Before, deciding on a pre-paid plan, however, consider the following:

- Some industry experts believe that the cost of traditional funerals may decrease in the future. Paying today's rates may not, therefore, be in your best financial interest.
- Pre-paid plans that let you to pay over-time are convenient, but usually include interest charges that increase costs significantly.
- Not all pre-paid plans are alike - Compare the services and costs offered by several different funeral homes and cemeteries before signing a contract.
- Read the contract carefully and make sure that any verbal promises are included. Will there be any goods or services needed that are not included in the contract?
- Will the casket you select be kept in storage or will it be taken from available stock when needed? What happened if your selection is no longer in stock when needed?
- What happens if you move or change your mind about the goods or services you want? Can you cancel the contract and get a refund?
- How is your money protected if the funeral home/cemetery goes out of business?

DIY plans – You can also achieve peace of mind for your loved ones by creating a funeral plan on your own. First, research the options and determine the cost of the goods and services you want. Then, document your wishes and put money aside in a bank account that can be accessed immediately by the beneficiary you name. Don't include your funeral plan in your will, however, since wills are often not located or read before the funeral. Instead, give a copy of your funeral plan to family members and the beneficiary of your account.

Funeral Help and Resource Information

MD Office of Cemetery Oversight, 410-230-6299
www.dllr.maryland.gov/license/occprof/cemetary.htm

MD State Board of Morticians, 410-764-4792
www.dhmh.state.md.us/bom

For more information on this and other consumer topics, or to obtain this document in an alternate format, visit the Howard County Office of Consumer Affairs' website at: www.howardcountymd.gov, or e-mail us at:consumer@howardcountymd.gov or call 410-313-6420 (voice/relay)