There are many details to take care of when a loved one passes away. During this overwhelming time, your family has to decide 100 things in just hours. If you did not take care of your funeral planning ahead of time, your family will have to do it at the last minute...
Don’t allow your family to endure this emotional and financial nightmare. Learn more about "The 9 Things you Need to Know About Funerals". This article will guide you step by step and it will show you how to plan, prepay and insure your funeral.

1. **ESTABLISH YOUR FUNERAL WISHES**

There are funeral insurance companies, and funeral homes, which can help you arrange this important aspect of your funeral. Sometimes, funeral homes and final expense insurance companies include these benefits when you buy a service or policy from them. There are also resources online, which you can sign up for at no additional cost.

For More Information Visit: www.legacy safeguard.org

2. **LEARN ABOUT YOUR FUNERAL RIGHTS**

The Federal Trade Commission established rules for funeral homes in 1984. Funeral homes must follow these rules to make sure you, the consumer, does not spend unnecessary money on merchandise or non-required expenses. You can order a Funeral Rights Guide from their website at no cost.

For More Information Visit: www.ftc.org
According to the Funeral Director’s Association a funeral service was more than $6,000 in 2017. Additionally, get ready to spend around $4,000 or more on cemetery expenses if you prefer a traditional funeral with burial. Review the following chart to see more details on these expenses.

For More Information Visit: www.nfda.org

Final Expense insurance is one of the most affordable ways to ensure your family has enough money to cover your funeral expenses and other final expenses. Most importantly, funeral directors prefer final expense insurance because they know they can receive the money once the beneficiary assigns it to the funeral home. There are many options for Final Expense insurance today. Visit our web site and use our Final Expense Insurance Calculators to estimate prices for you and your family.

For More Information Visit: www.finalexpenserate.com
Most veteran’s families find that additional funding is necessary in order to provide the type of funeral or cremation service they find appropriate for their loved one. Under certain conditions, Social Security provides a one-time death benefit for $255 to the spouse of an eligible recipient. And, for non-service related deaths, the VA will pay up to $300 for burial and funeral expenses and a plot interment allowance up to $300, in lieu of burial in a National Cemetery. Consequently, most families will be responsible for paying the rest of the funeral costs.

Many times families have no idea what type of funeral to buy for a loved one because nobody talked about this important matter. Furthermore, your family may think you already took care of all the arrangements. Maybe you already bought a burial plot, but you have not researched on the rest of the funeral expense like: Casket, funeral ceremony, transportation, viewing, and more. We recommend giving your family copies of your insurance policy, burial title, and your final wishes document.

Most of us think a funeral is just a funeral, who cares. However, keep in mind that your loved ones will be dealing with all these details when you die. It is not an easy thing to do. Once you do some research, you will find out how complex funerals can be. We recommend contacting a couple of locals funeral homes in your area, and get pricing and options on their offers. Mainly there are six types of funeral services:

- Direct Burial
- Burial with Viewing
- Burial with Memorial Service
- Direct Cremation
- Cremation with Memorial Service
- Cremation with Viewing

For More Information Visit: www.consumer.ftc.org
Soon after death:

- Call 911 to report the death if outside of a hospital or nursing home.
- Notify doctor or hospice nurse.
- Contact the county coroner; this is useful for insurance purposes.
- Notify relatives, close friends, and coworkers.
- Call the executor for the estate, or the person responsible for billing expenses.
- Get in touch with funeral home director to start the process for the arrangements or start work on the pre-plan.
- Collect the information that you will need for the death certificate at the funeral home.
- If deceased is a veteran locate discharge or claim number.
- Call the Insurance company if there is a life insurance or final expense policy active.

Soon after the funeral:

- Notify the employer to get last paycheck and other benefits.
- Cancel lease contract if renting.
- Call the utility companies to cancel services.
- Contact bank to close checking accounts and credit cards.
- Visit the local post office for mail rerouting.
- Contact The Social Security Administration to report the death.
- Claim the $255.00 Social Security funeral benefit.
- Complete the Life Insurance policy claim, if any.