

END OF LIFE

A few words regarding funerals and expenses:

1. You can rent a casket and save thousands of dollars. While it may sound odd, a rented casket has a undectable liner that goes with the body whether it is cremated or buried. Rental fees are very reasonable and saves you big bucks.
2. If you are going to have a program, do the program yourself or, if you aren't tech savvy, ask a relative or friend to make one for you. Way cheaper than ordering programs from the funeral home.
3. If the service is going to be at a church, this day and age it is perfectly alright for the immediate family to ride in their own cars. Saves renting limousines or having the funeral home or cemetary provide them. Too expensive.
4. If you want a casket, there are lots of options, ones I didn't know about until I had to make arrangements for my mother, father-in-law and nephew. We rented a casket for my nephew and it was beautiful! It cost about \$100, which covered laundering services for the silk linings. For my father-in-law, who was in the armed services, we found a beautiful Air Force blue casket. When I asked my friend (who owned the funeral home and cemetary) how much it was, it was under \$200! It was a cardboard casket that was covered in cloth! It was amazing! With my mother, she was going to be cremated so we didn't spend the money buying a casket. They had special recepticles for cremations.
5. Instead of an obituary (which can be super expensive to publish in local papers), you can display a memory board of pictures of the deceased. We did this with my nephew and displayed it at the service and at the luncheon. My daughter and I put it together with pictures that we had of him. We did the same thing for my sister and brother-in-law. The big plus: everyone gathered around to see the pictures and ended up sharing stories (mostly funny) and we learned things we didn't know! You can also use social media (Facebook) to inform people of a passing.
6. If you need maps for the service, internment and luncheon, think about asking that techy person. Usually a friend or close relative considers it an honor to help during this difficult time.

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7. Luncheons that are catered can be super expensive. Some ideas to hold down cost:
 - a. Check with your church and see if there is a charge for the building. You can hold the service and do the luncheon for free in some instances. The food isn't free but the family usually pays for that (church helpers at ours volunteer to serve).
 - b. Have a luncheon at your home or at a park, and you provide the food.

8. My brother-in-law was in the armed services so we had the service at the military cemetery. Everything was covered by the military - internment, color guard, of the remains, flag, and gun salute, plus the burial plot or niche. My father-in-law didn't want to be buried in a military cemetery but the military provided the color guard and the flag. My son-in-law played taps. To be interred at a military cemetery, you need to have approval. I have included copies of the paperwork if you are interested. If you have any questions, the military are super helpful and nice.

9. If your loved one is being cremated, save yourself some of these costs:
 - a. Delivery of the remains to the cemetery (about \$200.)
 - b. Putting the ashes in the container (about \$85). Not everyone wants to do this but it was very special for me and my family.
 - c. This is another personal choice but you can dress your loved one before they are picked up for cremation.
 - d. Embalming is not necessary.
 - e. Pick up the death certificates (they are usually sent to the funeral home). Otherwise there is a fee for delivery.

TIMETABLE

Survivor's Checklist

Many of these items can be completed by someone close to you that you trust. Don't be afraid to ask for help. Keep a notebook handy for reminders and instructions you may receive. You may also want to consult an attorney to help you go over the will, if there is one, and to properly divide assets.

• Immediately:

- Notify family members and friends.
- Notify your employer of your absence.
- Locate key documents: *Use a simple accordion file that is easy to transport*.
 - Will – determine your loved one's wishes.
 - Social Security Card, Driver's license, and / or other ID card
 - Marriage Certificate and Birth Certificate
 - Insurance policies (health, home, auto, etc.)
 - Life Insurance: Contact them ASAP. They can coordinate with the funeral home to cover funeral expenses.
 - Deeds and titles to property
 - Automobile title and registration papers
 - Stock certificates
 - Honorable discharge papers for a veteran and/or VA claim number
 - Recent income tax forms and W-2 forms
 - Mortgage Loan information
 - Monthly bills, checkbook, and credit cards (check wallet).
- Make Funeral Arrangements and immediately choose a funeral home if one has not been chosen.

• Within one Month:

- Obtain Death Certificates (at least ten copies) from the funeral home.
- Contact the Social Security office and notify them of your loved one's passing
 - There is a one-time death benefit to surviving spouses of \$255.00.
- Contact Division of Motor Vehicles
 - Cancel license and voter registration (tied to DMV) to avoid identity theft
 - Monitor credit report to check for identity theft.
- Car Registration and Title – switch to survivor's name.
- Insurances
 - Gather all policies (health, home, auto, etc.)
 - Change beneficiaries if needed
- Make a list of monthly bills and transfer them to survivor's name
- Contact All Banks
 - Joint accounts: Ask bank if you have to close joint and open individual account
 - Close deceased's individual accounts
 - Check auto-draft bill payments and make certain they are switched to the survivor.
- Subscriptions and Online accounts:
 - Cancel or change name
 - Attend to email, close online accounts, and attend to social media accounts, if applicable.
- Cancel upcoming appointments, events, trips scheduled for loved one

• Within Nine Months:

- File tax return for the deceased.
- Ensure your own estate planning is taken care of.

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Funeral Planning Checklist

FOR THE SERVICE:

Tour funeral homes
Read funeral home reviews
Choose location for funeral
Choose burial or cremation
Pick casket, container or mausoleum
Decide what the deceased will wear
Decide on what type of service:
 private-family only, outdoor vs.
 indoor, visitation or not, open
 casket or closed, etc.
Choose who will officiate the service
Choose pallbearers (usually 6)
Write or hire someone to write obituary
Set up a memorial/burial fund (for
 deceased's family (if needed)
Order floral arrangements for service
 (don't forget to check out Costco)
Order guestbook
Order/make any signage for service
Order/make programs for service
Plan for transportation:
 For deceased
 For deceased's family
 Pallbearers
 Police escorts
Plan post funeral reception:
 Location
 Tableware & silverware
 Tables & chairs
 Decor

PEOPLE TO CONTACT:

Family and friends
Place of employment
Social Security office (if receiving benefits)
Deceased's attorney
Deceased's accountant and/or executor
 of estate
Deceased's life insurance company and
 file a claim
Discontinue all of the deceased's utilities
Stop all subscriptions of deceased's
 magazines, newspapers, Netflix, etc.
Contact post office and forward all
 remaining mail

COLLECT PERSONAL INFO:

Info to get death certificate:
 Deceased's employment information
 Social Security Number
 Parent's full name
Financial documents:
 (Money) Stock Certificates
 Bonds & CDs
 Bearer Bonds
 Title Documents
 Bank Statements
 Brokerage Statements
 Deeds
 Prenuptial agreement

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10 THINGS THE (SHADY) FUNERAL HOME WON'T TELL YOU

1. **PRE-PLAN BUT DON'T PREPAY.** Prepaying does not need to mean prepayment; in fact, prepaying your funeral costs is generally a bad idea. Many prepayment plans do not include all costs, so your relatives will still most likely have to deal with “additional fees” and other unexpected service charges. Prepaying for a cemetery plot is an entirely different matter. Once paid for, the plot does not incur additional expenses. *One way to ensure there is money available to pay for the funeral is to set up a payable-on-death account (POD) with your bank. Make the person who will be handling your funeral arrangements the beneficiary (and make sure they know your plans). You will maintain control of your money while you are alive, but when you die it is available immediately, without having to go through probate.*
2. **YOU CAN RENT A CREMATION URN OR CASKET FOR THE MEMORIAL SERVICE.**

Casket rental - You can often rent a very attractive, high-end casket for use during the service. The body will generally be in a sturdy cardboard container which is placed inside the premium casket during the viewing and/or memorial service. Afterwards the cardboard container will be removed and buried or taken to the crematorium for cremation. This allows you to have the respectability of a beautiful casket during the public service without the premium cost attached to it.

Urn rental - If you don't like, want, or can't afford one of the cremation urns that the funeral home offers, you can purchase one online or you can use a personal family possession (teapot, antique container with lid, etc.) as the receptacle. If you choose something unique or customized, it may take several days to several weeks to produce the urn. In the meantime, the memorial service can go forward using a rental from the funeral home (if available). This option is a better choice when a service is in the next few days and rush shipping charges on the cremation urn will double the cost - instead, rent an urn for the service, then the one you really want will arrive soon after.
3. **YOU CAN PURCHASE CREMATION URNS OR CASKETS ONLINE FOR A MUCH CHEAPER PRICE.** The funeral home is legally required to use the container you provide, and with the use of a cremation urn, will fill it for you upon your request. Keep in mind that if you are using a cremation urn and you request that the funeral home put your loved one in the urn, there WILL be an extra charge for this service. If you are unable to do it yourself, consider asking a family member or close family friend to do it for you. It will save you considerable money.
4. **FUNERAL HOMES OFTEN KEEP LOW COST CASKETS AND URNS IN THE BACK.** If you really want to save on costs, just ask if they have any budget-friendly options in the back.

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Again, many funeral professionals will gladly help you find the right item for your situation, but with these funeral tips in mind you can avoid falling into potentially costly sales traps.

5. **YOU CAN USE AN “ALTERNATIVE CONTAINER” FOR CREMATION.** There is no law that requires you to use or purchase a casket for cremation. Every provider of cremation services is required to inform you that alternative containers (such as cardboard) are available. These are often either free (included in the cost) or available at a much lower price than a traditional casket.
6. **VETERANS WITH HONORABLE DISCHARGE GET FREE BURIAL SERVICES.** Veterans and spouses of veterans can obtain free burial and other services, such as perpetual care and personalized headstones, through the National Cemetery Administration of the U.S. Department of Veterans' Affairs.

Funeral related services are pre-specified, and generally only apply to burial or inurnment at a National Cemetery, so you should research what is available to you to see if it will work for your situation. See the US Department of Veterans Affairs, National Cemetery Administration, Burial Benefits for more information.

7. **YOU CAN ASK FOR A PRICE LIST FOR ALL SERVICES.** Many funeral homes will offer packages that are designed that are designed to help you save when purchasing a variety of services, but these can often include things you may not want or even need. Funeral homes are required to provide itemized price lists for all services if you ask for one. You can even do this without leaving your home - consumer protection laws require that funeral costs be provided over the phone if you call in. So call up a couple of funeral homes and compare prices, then do a bit of background research on their websites and social media before going in. This shouldn't take more than half an hour, and it could save you thousands of dollars.
8. **MOST SERVICES ARE OPTIONAL.** While most funeral directors are honest and helpful, you may get a pushy-salesman type who will try to sell you more than you need. Or perhaps you feel pressure from family and friends to make everything “just right.” Or maybe without explicit

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prodding, the vast range of options makes you feel like you need to accept more of the services funeral home offers than you might under different circumstances. Whatever the situation, remember that almost all of the services offered by the funeral home are optional, including:

- *Embalming
- *Viewing
- *Burial Vaults
- *Flowers
- *Transportation service (in the case of cremation, you DO NOT have to have the funeral home transport remains - it costs money.)
- *Casket (you can rent and/or buy elsewhere)
- *Urn (you can rent and/or buy elsewhere)
- *Burial (you can choose cremation)
- *Cremation (you can choose burial)
- *Casket for cremation
- *Seals, gaskets, liners, etc.
- *Warranties

9. **FUNERAL ADJECTIVES ARE RELATIVE.** Since funeral arrangements are often a new experience for most people, the words and terminology used can subtly influence how you think about the options and services available at a funeral home. For instance, many funeral homes or crematoriums will have “temporary urn” stamped onto the container in which the remains are returned to you. This can be misleading because it implies that you need to purchase a “permanent urn.” While many people do, in fact, purchase a different container specifically designed to be a beautiful and lasting memorial, the true “permanent urn” is any container you choose to house the remains. If you are fine with the so-called “temporary” urn, then that can be the permanent urn! (When my mother-in-law passed away, because she had been very fond of teapots and especially the one that went with her china, that’s what we put her in!)

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Another term often used is “traditional,” which can exert a subtle pressure on you to conform to what people normally do. If you’re presented with a “traditional” and a “budget” casket, don’t decide based on words used by the funeral home but rather think through what you want and what you feel is appropriate to spend. In all fairness, adjectives such as “traditional” and “temporary” are common usage and helpful for explaining products and services within the funeral industry. The final decision of what is right for your loved one is up to you and your family.

10. **YOU CAN RECEIVE A WRITTEN STATEMENT OF COSTS BEFORE YOU PAY.** If you ask, funeral homes must give you a written statement and explanation of all costs associated with the funeral, burial, and/or cremation services you have chosen. This statement will be helpful in making sure that you aren’t charged unnecessary fees for services or products you do not want.

BONUS SUGGESTION: BRING A FRIEND. When planning a funeral, it’s a good idea to bring another person along whenever you are shopping for or deciding on funeral services. Ideally this is a person who was not as close to the decedent, as they will be able to offer a less emotionally invested opinion on the choices you’ll be making. It could end up saving you thousands of dollars in unnecessary services that in your tender emotional state you felt you needed but in retrospect you did not.

MY BIGGEST TIP: The Heritage Society and Neptune Society both provide low-cost but very nice arrangements for either cremation or burial. I was able to provide services for my mother, nephew, mother-in-law, father-in-law, sister-in-law, and my sister and her husband for around \$1000.00 each. All these individuals except my father-in-law were cremated - I took care of picking up the remains and putting the remains in the urns and transporting them to the memorial site at graveside. With my father-in-law, we chose a very nice cloth covered casket (cardboard underneath). In each case, the savings were in the thousands. When my nephew passed away, he was ultimately cremated but we rented a beautiful casket for viewing for the funeral service which only added about \$150 to the \$1000 tab. The typical funeral costs between \$8,000-\$12,000! I did the memorial cards myself and

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included the service and graveside information. A huge savings for a small investment of time. If you aren't particularly computer savvy and have a friend or family member who might be willing to do this for you, go for it. My suggestion would be to do your homework. All of the above funerals were lovely and my deceased relatives would have been very pleased! Burial costs can be cut way down by opting to rent a casket, forego embalming, doing a viewing (if desired) only on the day of the service, and having a luncheon or tea at a free venue, such as your church, park, etc. (you provide the refreshments). This again saves thousands and there are always more willing hands than you need when it comes to helping with the funeral and the after-get-together.

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ACQUIRING A DEATH CERTIFICATE

Below is the information you'll need in order to obtain a death certificate in Washington, including qualifications, cost, required information, where to submit your application, and a link to the application you'll need to fill out.

Qualifications

There are no restrictions on who may request death certificates in Washington State.

Cost

The fee to search for a death certificate is \$20.00 (as of 2023), which includes one certified copy of the death certificate. Each additional copy of the record ordered at the same time is also \$20.00. For delivery via express mail, there is an additional fee of \$18.30. For delivery via FedEx, there is an additional fee of \$15.00 (all as of 2021). (For FedEx delivery to Alaska, Hawaii, Canada or Mexico, check with the Department of Health, Washington State.)

Checks or money orders should be made payable to the "Department of Health." Cash is not accepted, except if the request is made in person. Payment with Mastercard or Visa is accepted for requests made in person. Fees are not refundable.

At the time of a death, the person handling the affairs of the deceased can request copies from the agency handling the funeral arrangements. Typically, it is best to order 10 certified copies of the death certificates as certain entities (banks, social security, etc.) will require a certified copy (which may or may not be returned to you.)

Basic Obituary Template

Paragraph

- 1 ____ (Name of deceased ____, (age), passed away/died on ____ (date) ____ at ____ (place) ____ . He/she was the husband/wife/partner OR widow/widower of ____ (name) ____ . They shared (years of marriage/partnership) together.
- 2 Born in ____ (town/city and state), he/she was the son/daughter of ____ (parents) ____ . He/she attended/graduated ____ (education accomplishments) ____ . He/she was employed at ____ (place of work) ____ and worked as ____ (job title) ____ .
- 3 He/she was a member of/belonged to ____ (church/ organizations/ groups) ____ . He/she enjoyed ____ (hobbies, activities, etc.) ____ . He/she **will** be remembered for their ____ (character/personality traits/things you loved about them) ____ .
- 4 He/she **is survived** by spouse/partner, children (spouses of the children), grandchildren, etc., great grandchildren and pets (if you desire). He /she was predeceased by _____ .
- 5 The funeral service/memorial service/graveside service will be held on ____ (date) ____ at ____ (time) ____ at ____ (place + address) ____ with interment at the _____ cemetery. The viewing/visitation will be held from ____ (starting time) ____ to the time of the service.
- 6 Memorial donations / in lieu of flowers may be made to the ____ (organization / charity of choice + address).

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ACCOUNTS TO NOTIFY, CANCEL OR CHANGE

When A Loved One Dies

FINANCIAL ACCOUNTS

___ Accountant _____

___ Bank #1 _____

___ Bank #2 _____

___ Bank #3 _____

___ Credit Union _____

___ Credit Card #1 _____

___ Credit Card #2 _____

___ Credit Card #3 _____

___ Credit Card #4 _____

___ Credit Card #5 _____

___ Lawyer _____

___ Mortgage Company _____

___ Landlord _____

___ Auto Loan #1 _____

___ Auto Loan #2 _____

___ Title on Car(s) _____

___ Retirement Account #1 _____

___ Retirement Account #2 _____

___ Retirement Account #3 _____

___ Retirement Account #4 _____

___ Pension Account #1 _____

___ Pension Account #2 _____

___ Certificate of Deposit _____

___ Paypal _____

___ BitCoin _____

___ Other _____

INSURANCE

___ Auto Insurance _____

___ Homeowners/Renters Insurance _____

___ Mortgage Insurance _____

___ Health Insurance _____

___ Life Insurance _____

___ Vision/Dental Insurance _____

___ Other _____

continued . . .

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ACCOUNTS TO NOTIFY, CANCEL OR CHANGE

When A Loved One Dies continued . . .

UTILITIES

- ___ Cell Phone _____
- ___ Land Line Phone _____
- ___ Cable Television _____
- ___ Internet _____
- ___ Garbage & Recycling _____
- ___ Electricity _____
- ___ Gas _____
- ___ Water _____
- ___ Other _____
- _____

MEMBERSHIPS

- ___ Trade Unions _____
- ___ Gym/Health Club _____
- ___ Homeowners Association _____
- ___ Costco _____
- ___ Vitamins/Supplements _____
- ___ Prescription Clubs _____
- ___ Health Cost-Sharing _____
- ___ Dental Savings Club _____
- ___ Other _____
- _____

OTHER ACCOUNTS AND DUES

- ___ Child Support _____
- ___ Pet-Related Dues _____
- ___ Lawn Service _____
- ___ Health Caregiver _____
- ___ Physicians & Specialists _____
- ___ College Classes _____
- ___ Hobby Clubs _____
- ___ Other _____

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ACCOUNTS TO NOTIFY, CANCEL OR CHANGE

When A Loved One Dies continued . . .

SUBSCRIPTIONS*

- ___ Newspapers _____
 - ___ Magazines _____
 - ___ Online News/Magazines _____
 - ___ Home Security System _____
 - ___ Netflix, HBO, Hulu, etc. _____
 - ___ Amazon Prime _____
 - ___ Spotify/iTunes/Pandora, etc. _____
 - ___ Online gaming _____
 - ___ Online Photo/Data _____
 - ___ Antivirus/Norton/AVG _____
 - ___ Other Subscriptions* _____
-

*Some common subscriptions: Adobe, Microsoft Office, Quickbooks, Dropbox, Evemote, Steam, Xbox Live, Birchbox, Showtime, Stars, Peacock, Sling TV, Sports Channel Streaming Subscriptions, niche website subscriptions, paid App subscriptions, monthly shaving/food/pet supply, etc. deliveries.

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ACCOUNTS TO NOTIFY, CANCEL OR CHANGE

When A Loved One Dies continued . . .

BUSINESS OWNERS*

____ Business Bank Account #1 _____

____ Business Bank Account #2 _____

____ Business Bank Account #3 _____

____ Business Credit Card #1 _____

____ Business Credit Card #2 _____

____ Business Credit Card #3 _____

____ Business Phone _____

____ Business Utilities _____

____ Business Insurance _____

____ Business Car Insurance _____

____ Business Memberships _____

____ Website Dues _____

____ Other _____

*Common recurring business costs: Website hosting; domain name, SSL; content management systems; business associations such as local city, county or state associations; Better Business Bureau, industry affiliations; certifications; advertising, including online (Google Adwords), print, billboards, etc.; recurring supplies and deliveries.