

# Funeral planning checklist

Two tracks in one list. [A] means someone has died and you are arranging now. [P] means you are planning ahead. Items with no tag apply either way. From the free checklist at [granite.co/library/guides/funeral-planning-checklist](https://granite.co/library/guides/funeral-planning-checklist). General information, not legal or financial advice.

**Before you sign anything:** take the printed General Price List and keep it, buy only the items you want, and leave with a written itemized statement. Under the FTC's Funeral Rule you can also get prices by phone without giving your name.

## The first hours (Right away)

Short list. Almost nothing else is urgent today.

- ☐ [A] Call hospice if the person was on hospice care, rather than 911.
- ☐ [A] Call 911 only for an unexpected or unattended death.
- ☐ [A] Get the legal pronouncement of death (hospital, hospice nurse, physician, or paramedics).
- ☐ [A] Say yes or no to organ and tissue donation if the hospital asks. It is time-limited.
- ☐ [A] Look for a prepaid contract, a signed disposition form, or a letter of instruction before deciding anything.
- ☐ [A] Confirm who has the legal right to decide, and get that person into the conversation now.
- ☐ [A] Choose a funeral home or cremation provider to take the person into their care.
- ☐ [A] Tell immediate family. The wider circle can wait.

## Before you meet the funeral home (The first day or two)

This is the hour that decides most of the cost. Do it before you sign anything.

- ☐ Decide burial, cremation, or body donation, in principle.
- ☐ Decide whether there will be a viewing with the body present.
- ☐ Call three or four providers and ask for prices by phone. (they must give them)
- ☐ Ask each one for the price of the exact package you want, not a starting price.
- ☐ Ask whether the basic services fee is included in the number they just quoted.
- ☐ Check veteran status. A national cemetery changes the math completely.
- ☐ [A] Check for employer, union, or membership death benefits.
- ☐ Set a number you are willing to spend, and bring someone who was not closest to the person.

## What to bring to the arrangement conference (The meeting itself)

The funeral director fills in the death certificate from what you bring. Missing facts are the most common cause of a delayed certificate.

- ☐ [A] Full legal name, including maiden name, and any name the person also used.
- ☐ [A] Date and place of birth, and current legal address.
- ☐ [A] Social Security number. (the funeral director reports the death to SSA)
- ☐ [A] Father's name and mother's full maiden name.
- ☐ [A] Marital status, and the spouse's name.
- ☐ [A] Highest level of education and usual occupation and industry.
- ☐ [A] DD-214 or other discharge papers if the person served.
- ☐ [A] Clothing, and glasses or jewelry, if there will be a viewing.
- ☐ [A] A recent photograph for the obituary and the program.
- ☐ [A] Cemetery plot deed, if the family already owns one.
- ☐ [A] Any prepaid funeral contract or preneed insurance policy.
- ☐ [A] A written list of the decisions you already made, so they do not get reopened in the room.

### **Arranging and pricing (At the funeral home)**

- ☐ Take the printed General Price List and keep it.
- ☐ Ask for the casket price list and the outer burial container price list, if those apply.
- ☐ Decline every item you do not want, and say so item by item.
- ☐ Ask whether embalming is being charged for, and whether it is actually needed for your plan.
- ☐ Ask what the cash advance items cost and whether a markup is added. (flowers, obituary, clergy honorarium)
- ☐ Get a written itemized statement of everything you selected before you leave.
- ☐ Read the total against the number you set. Ask for the difference to be explained.
- ☐ [A] Agree how the bill gets paid, and put nothing on a credit card you cannot clear.

### **Cemetery, crematory, and permits (Alongside the arrangements)**

- ☐ Buy or confirm the cemetery plot, and get the deed in writing.
- ☐ Ask the cemetery, not the funeral home, whether it requires a vault or grave liner.
- ☐ Confirm opening and closing fees, and any monument or marker rules.
- ☐ [A] Sign the cremation authorization, if that is the choice, as the person with the legal right to decide.
- ☐ [A] Ask about the state waiting period before a cremation can happen.
- ☐ [A] Confirm the medical examiner has released the body, if the death is under investigation.
- ☐ [A] Ask about the burial transit permit if the body is crossing state lines.
- ☐ Decide where cremated remains go, and write it down.

### **The service (The days before)**

- ☐ Set the date, time, and place, and confirm it with clergy or a celebrant.
- ☐ Request military funeral honors through the funeral director, if the person served.
- ☐ [A] Choose pallbearers and ask them directly.
- ☐ [A] Write or approve the obituary, and confirm what each outlet charges.
- ☐ Choose music, readings, and who speaks.
- ☐ Decide flowers, or a charity to receive donations instead.
- ☐ [A] Arrange the program, the guest book, and anyone recording or livestreaming.
- ☐ [A] Plan the reception, and ask someone else to run it.
- ☐ [A] Arrange transport for anyone who cannot drive themselves.

### **Benefits and money (The first few weeks)**

- ☐ [A] Order certified death certificates. Around ten is the usual recommendation.
- ☐ [A] Apply for the Social Security lump sum death payment if a spouse or child qualifies.
- ☐ [A] Ask the SSA what survivor benefits the household qualifies for.
- ☐ [A] Apply for VA burial and plot allowances, if eligible.
- ☐ [A] File life insurance claims, including any group policy through work.
- ☐ [A] Ask HR about accrued pay, group life, pension and retirement survivor options.
- ☐ [A] Ask the union or fraternal organization about a death benefit.
- ☐ [A] Call county human services about an indigent burial program if the cost cannot be met.
- ☐ [A] Keep every receipt. Some estates reimburse funeral costs.

### The papers to keep afterward (Once it is over)

This is the part everyone drops, and the part the next twelve months keep asking for.

- ☐ The itemized statement of funeral goods and services selected.
- ☐ The General Price List you were handed.
- ☐ The preneed or prepaid contract, if one was used.
- ☐ The cremation authorization and the certificate of cremation.
- ☐ The cemetery plot deed, and any perpetual care agreement.
- ☐ The DD-214. Every VA benefit asks for it.
- ☐ [A] Certified death certificates, plus a log of which institution got which copy.
- ☐ [A] Receipts for everything paid, and by whom.
- ☐ Put all of it in one place, and tell one other person where that place is.

### If you are planning ahead (Any quiet weekend)

- ☐ [P] Write down burial or cremation, service or no service, and where remains should go.
- ☐ [P] Sign the disposition designation your state recognizes (standalone form or part of a healthcare directive, depending on state), so the person you choose is the one who decides.
- ☐ [P] Do not put funeral wishes only in the will. It is usually read too late.
- ☐ [P] Put the wishes in a letter of instruction that lives in a drawer, not a safe deposit box.
- ☐ [P] Tell the person you named that you named them.
- ☐ [P] Shop prices now, in writing, without prepaying.
- ☐ [P] If you want the money set aside, ask your bank about a payable on death account earmarked for it.
- ☐ [P] If you already prepaid, find the contract and check whether the prices are guaranteed.
- ☐ [P] Locate your DD-214 now, while it is easy.
- ☐ [P] Register your organ donation decision, and say it out loud to family.
- ☐ [P] Review it after a move, a marriage, a divorce, or a death in the family.

### Numbers to keep at hand

Funeral home / crematory

---

Cemetery

---

Clergy or celebrant

---

Attorney or executor

---

Insurance agent or claims line

---

Employer or union contact

---

County human services

---

**Notes and decisions made**

---

---

---

---

---

---

**Certified death certificates: where each copy went**

Institution, date sent, what it was for.

---

---

---

---

---

---