

8 Planning Steps for After Death Arrangements

1. EXPLORE YOUR OPTIONS

There are three primary after death decisions::

1) What will be the method of disposition? The three legal options are burial, cremation, and whole body donation. Once you've made this basic decision, there are further choices to make: For example: What kind of burial? What kind of cremation? See **AFTER DEATH CHOICES** on our website to learn more.

2) Will there be a gathering event after death?

Will you want the rites or ceremonies of your particular faith/spiritual community? A celebration of life or memorial service? A scattering ceremony? A graveside service? Will your body or ashes be present for one or more of the events? You'll find ideas on our website under **CEREMONY/CELEBRATION**. If you choose cremation, there are several options for what to do with the ashes, such as burial or scattering. You'll find these options on our website under **CREMATION**.

3) Will there be a permanent and/or living memorial?

Do you want your body or ashes permanently interred? In ground burial or entombed in a crypt or niche? In ground burial will require some kind of grave marker. Or perhaps you're thinking of a living memorial, such as a tree, a park bench, or a memorial donation?

2. KNOW YOUR RIGHTS

The FTC Funeral Rule spells out what funeral homes are required to do, as well as your right to choose only those after death products and services you want. The Minnesota Health Department's manual, *"Choices: on the regulations and requirements of the final disposition of a dead human body in Minnesota"*, spells out a number of choices Minnesotans have in choosing, among other things, how they may care for their own dead with the minimum involvement of a funeral home. See **YOUR RIGHTS** on our website to learn more.

3. HAVE A CONVERSATION

With the person or persons you want to carry out your plans, and with your closest family members. It's especially important to talk with those who may disagree with your plans, say, for religious reasons, or because the family's always done it *this* way. It's possible your family avoids any talk about death and dying. That's OK. It's the same with many American families. So it may help to get some coaching, perhaps from a trusted friend. And it may help to put in writing what you'll say to family members.

Don't forget to sound out friends. If you know someone who was involved in making and carrying out after death arrangements for a loved one, ask if they'll

talk about the experience. Their insights may help as you prepare to talk with your family members.

4. DECIDE ON A PLAN

Decide what you'd want to have happen in the best of all possible worlds: perhaps that's dying in your bed at the ripe old age of 104. Then consider whether that plan would similarly work if you died unexpectedly.

Decide who you want to carry out your plans. It may be your spouse, or oldest child, or a best friend. Whoever you name has to agree to do it. Choose someone who will be able to take on the pain of your death while carrying out your plans. Not everyone can do that. And there's no dress rehearsal for it. So choose wisely.

The person you choose may change over your lifetime. Redo your plan to keep it current.

5. PUT YOUR PLAN IN WRITING

Use the 2-page form available on the FCA of MN website – **After Death Arrangements** - or some other pre-printed form, or a form you've created yourself. *The important thing is to put it in writing.* You can change it anytime. Signed and witnessed, it becomes a legal document.

6. SHARE YOUR PLAN

Once you've put your plan in writing, give a copy to the person who will be responsible for carrying out your plans, as well as to your closest family members.

7. PUT MONEY ASIDE, IF POSSIBLE

However simple your after death arrangements are, they're going to cost some money. If you're plans are elaborate and costly, and you die without enough money to cover them, the person you appoint to carry out your plans is not obliged to pay the difference. You may have heard of pre-paid funeral plans. See **COSTS** on our website for information about pre-pay plans, and other ways to put money aside.

As you plan, compare today's prices for say, cremation, or natural burial. Prices will change over time, and new options may become available in the future.

8. CHANGE YOUR MIND, ANYTIME

Many people put off the task of making after death arrangements with one or more excuses. Remember, if you die without a plan, your after death arrangements become a guessing game for those who will bear the burden of carrying them out. Remember: *You can change your mind anytime.* Simply redo your planning form and let others know about it.