

# Funeral Arrangements

What You Need to Know  
to Make Dignified, Meaningful, and Affordable Choices

## Planning ahead

Even when a death is not anticipated, it's a good idea for family members to talk about their general preferences for after-death care. This can simplify the process of making arrangements. It also decreases family discord and the likelihood of buying more elaborate services than needed out of confusion or guilt.

As people age, it is wise to plan in more detail. This process can be facilitated by downloading a two-page document, "After I'm Gone – A Planning Checklist" from the website of the Funeral Consumers Alliance of Maryland and Environs (FCAME), at [www.mdfunerals.org](http://www.mdfunerals.org).

If a death is expected in the near future, the different options available to you should be explored. It may be helpful to interview one or more funeral establishments and make a decision about which one to use in advance. This allows time to consider various options and make thoughtful decisions.

## Exploring options

The FCAME website offers a wealth of unbiased information about all kinds of arrangements, including options many people may not have considered.

For instance, one growing trend is for families to host their own memorial service at their house of worship, a park, residence or community center on a convenient day after the burial or cremation, instead of holding a traditional funeral. Some families take an even more active role and host wakes and funerals at home.

Many people are not aware of the fact that there is great variation in what funeral establishments charge for goods and services. For example, some funeral providers charge more than 8 times what others do for cremation or simple burial.

It is possible to obtain relative cost information for establishments throughout Maryland, DC, and Delaware from the FCAME Mortuary Price Survey at [www.mdfunerals.org](http://www.mdfunerals.org). All the contents of the FCAME web site are free of charge.

Consumer ratings of local funeral establishments in the Washington, DC area can be found in the Washington Consumer Checkbook, which can be accessed

online for a fee. Both the FCAME web site and the Washington Consumer Checkbook contain very helpful consumer information related to after-death care and purchasing funeral goods and services.

## Consumer protections

Funeral establishments are required by law to allow customers to buy only the goods and services they want, instead of complete packages. Funeral establishments are also required to furnish a copy of their complete “general price list” (GPL) to anyone who requests it in person, and to disclose prices for specific items over the phone.

Immediately after you decide what you want, the law requires funeral homes give you a written statement listing every good and service you have selected, the price of each, and the total cost -- before you pay.

## Simple tips

Having a trusted friend present when you make arrangements at the funeral establishment can help you make sound decisions.

Veterans may qualify for certain benefits including burial in a military cemetery.

Cremation is usually much less expensive than in-ground burial and is simpler to arrange.

Many people like the idea of donating their body to science. If this is desired, it is best to make arrangements ahead of time with the medical school at a local university or through the Maryland State Anatomy Board. (More information can be found on the FCAME web site at [www.mdfunerals.org](http://www.mdfunerals.org).)

This document may be freely downloaded from the Internet, copied and distributed. It also is available in a tri-fold brochure format. They can be found on the website of the Funeral Consumers Alliance of Maryland and Environs.

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FCAME is the local affiliate of the Funeral Consumers Alliance, a national nonprofit organization providing information and consumer advocacy. The FCAME serves residents of Maryland, Delaware, and the District of Columbia. We welcome members and volunteers willing to support our mission.