

Pre-planning allows you to comparison shop without time constraints, spares your survivors the stress of making decisions under the pressure of time and strong emotions, and creates an opportunity for family discussion.

When beginning the planning process, you may choose to make arrangements directly with a funeral establishment or through a funeral planning or memorial society – non-profit organizations that provide information about funerals and disposition but don't offer funeral services. Note that some funeral homes may include the word "society" in their names, but they are not non-profit organizations.

Another important consideration is where the remains will be buried, entombed or scattered. Many times, in the short window between the death and burial of a loved one who has not pre-planned, family members find themselves rushing to buy a cemetery plot or grave. Because time is short, often the choice is made without careful thought or even a personal visit to the site. Purchasing a cemetery plot or choosing a final resting place in advance prevents the need for last-minute decision making.

As the planning progresses and becomes finalized, be sure to have all the details in writing. Give copies to family members and your attorney, and keep a copy in a handy place. Don't designate your preferences in your will, because often, a will is not found or read until after the funeral. Avoid putting the only copy of the documents in a safe deposit box – your family may have to make arrangements on a weekend or holiday before the box can be opened.

Planning in advance doesn't always mean payment in advance. However, as time passes, prices may increase and businesses may close or change ownership. But in areas with increased competition, prices may go down over time. It's a good idea to review and revise your decisions every few years, based on current economic and family situations.