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Making Your Own Final Arrangements Is An Act of Compassion

When someone dies, it is their remaining loved ones that bear the burden of pain. But hurt isn't the only thing survivors experience. Many are thrown into a situation where they can't properly grieve because they are busy making decisions on behalf of the deceased. It's especially complicated when there is an unexpected tragedy, leaving family members bewildered and confused. Today, The Cemetery Group offers some advice to make preparing your final arrangements a little easier.

Why pre-plan your event?

From how to pay final expenses to making their best guess about the type of funeral their loved one might have wanted, the days and weeks following a death can be some of the most stressful in a person's life. If you would like to prevent your family and friends from going through such upheaval, make some plans ahead of time. The basics of planning your own funeral may be uncomfortable, but are an act of love and compassion that your family will appreciate should something unexpected occur. What's more, even the bare essentials can be an essential part of your estate plan.

Decide how you want to say goodbye

You might have a good idea of whether or not you would like to be cremated or otherwise interred. If you choose cremation or a traditional funeral, you may want to pick a funeral home before you die and have this information readily available to your loved ones. Alternatively, if you don't want to stick with tradition, you might honor your life with a simple memorial celebration and place your remains in a green cemetery. Pricing, services, and cultural/religious considerations should be factored into your decision.

From favorite songs to announcement cards, define the details that matter to you

Funerals are highly personal. Some people want to give very little input into shaping the event, while others want to organize them completely. Maybe you want someone to sing a favorite ballad, in which case you should note that for your family.

One creative idea to personalize a funeral and celebrate your life uniquely is to create one or more posters that highlight different aspects of your life. By selecting a template, you have the freedom to customize these posters to reflect your personality. You can <u>add your own text and photos</u>, along with choosing specific fonts and a logo that resonate with your life story.

Nonprofit organizations or other memorial gifts?

What about charities that you would like to remember? Memorial donations, in either monetary or in-kind form, are popular and important ways to have an impact after you're gone. Libraries, medical research foundations, and local organizations are popular choices.

Prepare legal documents

Even if you're perfectly healthy now, it makes sense to have your affairs in order. This is especially helpful as you plan your own funeral because it ensures your final wishes won't be ignored. A good place to start is with your real estate documentation. This might include things like tax documentation, land surveys, and insurance information.

Consider establishing a nonprofit

Consider the possibility of laying the groundwork for establishing a nonprofit in your memory. While this might seem strange at first, family members often find this a proactive and healing opportunity, just bear in mind there are some legal steps involved. It could actually be a great way to do something positive for the community or the cause of your choice, while also giving your loved ones something productive on which to focus their energies after you're gone.

Choose a straightforward storage solution

A simple folder with information about your bank accounts, stocks and bonds, life insurance policies, and other assets should be kept in a place accessible to your spouse and adult

children. If you have a will, a copy of this should also be included. If you die intestate, without a will, all of your solely-held assets will go into probate, which will only compound your surviving heirs' grief and delay the healing process.

Consider burial insurance

If you don't have a family to support, don't have a huge amount of outstanding debt, and are in relatively good health, a burial or final expenses life insurance policy can be a good choice. As Progressive explains, this is a type of life insurance. You can usually buy a policy in amounts up to about \$20,000. And, if you are younger than 70 years old and have not been diagnosed with HIV, a terminal illness, or have other disqualifications, they are affordable and widely available policies.

Look for a trustworthy provider

Before you purchase <u>a burial insurance plan</u>, however, do your research to ensure you find a good policy. Trustworthy professionals can help you establish a plan that takes care of your needs. You can even do some online pre-planning, making it easier to know where and how to start challenging conversations with your loved ones.

Talk to your family about your decisions

Planning your own funeral and talking to your loved ones about your own death <u>may be an uncomfortable topic</u> of conversation. But if you've made the decision to handle the details yourself, let them know. If they don't wish to listen, remind them that there are many benefits to doing this for yourself while you are alive. Among them are knowing what you'll wear, the music that will be played, and to what charities, if any, you would like donations made in lieu of flowers. And most importantly, remind them that it will not only save them added inner torment, but will also keep them from spending money on overpriced items that aren't meaningful to you.

Talking about death is never a pleasant conversation. But it is a talk worth having, especially if you want to get funeral planning out of the way while you still have a say in the matter. What's more, it's an action that can save your family a lot of heartache and confusion. Follow the above steps to give yourself the sendoff you desire while eliminating this unpleasant burden on your loved ones.