

# 10 Tips for Arranging Affordable Funerals

## 1. Make decisions in advance

If you plan funeral services and merchandise purchases in advance, you save someone else from making difficult decisions at a time when grieving may interfere with the quality of those decisions. Put your wishes in writing and give a copy to your next of kin rather than putting it in a safety deposit box where it may not be found in time.

## 2. Consider organ, tissue donation

Thousands of people are waiting for corneas, kidneys, skin, and other organs and tissues to solve critical medical needs. The Central Texas Blood and Tissue Center in Austin can help you carry out this decision. AMBIS provides detailed information on body donation.

## 3. Shop around for goods & services

Start with the most recent AMBIS funeral home price survey. Prices vary dramatically and by law funeral homes must give prices by telephone and on a written price list if you make the request in person. The funeral industry is a big business with many local funeral homes owned by international corporations.

## 4. Pre-plan but don't prepay

Make arrangements in advance, but do NOT prepay. If you do, you can lose control of your money and find making changes later will be expensive. The need for changes may occur because of remarriages, health problems, or the desire to be near special family members or friends. There are other options to set aside funds for funeral expenses.

## 5. Consider cremation or green burial

Cremation is accepted by most religious groups. It can be one of the least expensive options, especially when combined with a memorial service. This option can allow consumers to avoid expenses such as embalming, viewing, caskets, outer burial containers, etc. Green burial is an environmentally friendly alternative that avoids embalming and uses a simple casket that will allow the body to return to the earth as quickly as natural processes permit.

## 6. Buy direct

Most purchases made at a funeral home include a substantial markup. If you choose burial with a conventional casket, most models can be purchased directly from casket retailers either locally or over the Internet ([www.funerals.org](http://www.funerals.org) has a list).

## 7. Do it yourself

All paperwork and most funeral services can be done or coordinated by a family member or friend, including preparing a body for viewing, having a funeral service at home or a church, and transporting a body for funeral or cremation. Besides realizing substantial savings, those who do it themselves report that the experience helped them deal with their grief, and feel like they were doing something to help.

## 8. Verify death benefits

Veterans, union members, and others may have death benefits for spouses or next of kin. Most must be applied for, so prepare the necessary information for your survivors.

## 9. Be creative

Wakes, visitations, funerals and memorial services should honor the life of the deceased, while helping loved ones with the natural process of grief. They can be life-affirming experiences. They do not have to be formal, awkward, depressing or expensive.

## 10. Join AMBIS

AMBIS has helped thousands of people in more than 40 years as a non-profit, volunteer-run association. Your membership donation gets you a membership packet which contains funeral planning materials, quarterly news-letters and funeral planning assistance when you need it.

### **A M B I S**

#### **Austin Memorial & Burial Information Society**

[Office at the AGE Building, Rm. 112, 3710 Cedar St, Austin]

P.O. Box 4382, Austin, Texas 78765, 512-480-0555,

[www.ambis.info](http://www.ambis.info)

***A member of the Funeral Consumers Alliance,  
[www.funerals.org](http://www.funerals.org)***