

Navigating the funeral process

Written by
Thursday, 16 February 2012 17:44



At an average cost of \$7,000, funerals are one of the more expensive purchases consumers ever make. During such an emotionally-charged time, it can be easy to spend more than might be necessary. The Better Business Bureau of Minnesota and North Dakota (BBB) offers the following advice for navigating the funeral process.

Most funeral providers offer a variety of package plans that include products and services that are most commonly sold. However, it's important to remember that no package is obligatory and it's important to take the time, even though the time to make these decisions may be short, to find the individual products and services that best serve the needs of you and your loved ones. The "Funeral Rule," enforced by the Federal Trade Commission, requires funeral directors to give you itemized prices in person and, if asked, over the phone.

As outlined by the Funeral Rule:

- You have the right to choose the funeral goods and services that you want (with some exceptions).
- The funeral provider must state this "Rule" in writing on the general price list.
- If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- The funeral provider may not refuse, or charge a fee, to handle a casket that you bought elsewhere.
- A funeral provider who offers cremations must make alternative containers available.

One way to reduce stress during a time of grief is pre-planning. The National Funeral Directors Association offers a "Bill of Rights for Funeral Preplanning" (www.nfda.org/planning-a-funeral/p-replanning.html) that its members follow. You do not have to prepay for a funeral in order to preplan one, although there may be financial benefits to doing so.

The BBB has Business Reviews on more than 1,350 funeral homes and mortuary service providers across North America, available for free at www.bbb.org/search .

For more consumer tips you can trust, visit www.bbb.org/us/bbb-news .

Navigating the funeral process

Written by

Thursday, 16 February 2012 17:44

The mission of the Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that inform, assist and protect the general public. Our hours of operation are 8 a.m. to 5 p.m. Monday through Friday. Contact the BBB at www.bbb.org or 651-699-1111, toll-free at 1-800-646-6222. Visit our Centennial website at bbbis100.org

.