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# Planning Your Own Funeral

## Pre-Planning Your Own Final Arrangements Will Put You and Your Family at Ease

BY GARY ALTMAN, ESQ.

It's common knowledge that June is a big month for weddings. Whether the gathering is going to be big or small, formal or casual, in a mansion or on a beach, brides and grooms-to-be spend upwards of a year planning and preparing for their special day. *How much will it cost and who will pay for it? Where will the ceremony take place? Will religion be incorporated? Will any friends and/or family members have special roles?* These are just a few of the questions and details that need to be addressed in advance to ensure that the event goes smoothly and honors the wishes of the bride and groom.

### Black is the New White

Of course, while weddings are lovely to talk about, I am an estate planning attorney and this is an estate planning article, so, forgive the transition, but I must point out that if you take a second look at the questions above, you'll see that these questions are also likely to come up when planning a funeral service. With that in mind, those of us who would feel strongly one way or another about the answers might consider an increasingly popular trend – planning your own funeral.

When deciding whether or not pre-planning your funeral is right for you, there are three important factors to take into consideration:

**You have complete control over every aspect of the planning.** Planning your own funeral services ensures that every aspect of the event clearly and unambiguously reflects your personal wishes, religious or secular preferences, and your personality. Many people wish to have their family remember them in happy and positive ways but loved ones may not feel free to remember the good times directly after your passing. You can set the tone of your funeral beforehand, thereby giving your loved ones the permission they need to remember you in the happier times.

**Your loved ones will be allowed to spend critical time grieving, not planning a funeral.** Important, personal decisions such as whether to bury or cremate a loved one can very often cause

arguments within a family. Making such decisions beforehand relieves them from the burden of having to make (or, in some cases, fight over) the difficult and personal choices that come with funeral planning. It also further protects them from agonizing over whether or not you would have approved of their choices.

**Cost of the funeral can be decided and controlled beforehand.** Another great advantage to planning your own funeral is that you have significant control over the cost. People in the midst of a great loss are susceptible to over-spending, equating how much they spend on funeral arrangements with how much they loved the deceased. With pre-planning, you can put a cap on the budget and even pre-pay or set aside funds specifically designated for the costs. This prevents loved ones from having to scramble for payments they may or may not be able to afford.

### The Bottom Line:

Indeed, planning final arrangements is going to lose a popularity contest to planning a wedding any day of the week. However, even if you aren't particular about the where, when and how as it pertains to your own funeral service, knowing that you can shield your loved ones from the associated logistical and financial burdens can bring you (and them) great peace of mind.

**Gary Altman, Esq.** is the Principal of Altman & Associates, an estate planning law firm serving MD, DC, VA, NY and FL. Gary can be reached at 301-468-3220 or via e-mail at [gary@altmanassociates.net](mailto:gary@altmanassociates.net).

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**Columbia Office**  
30 Corporate Center  
10440 Little Patuxent Pkwy.  
Columbia, MD 21044

**D.C. Office**  
1050 Connecticut Ave., NW  
Suite 500  
Washington, D.C. 20036

**Northern VA Office**  
8000 Towers Crescent Dr.  
13th Floor  
Vienna, VA 22182