



A Personal Funeral Planning Guide  
and Worksheet for

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# Funeral Planning Guide and Worksheet

Jesus said: *"I go and prepare a place for you, I will come again and will take you to myself, so that where I am, there you may be also."*

John 14:3

In the days following a loved one's death, surviving family members may be asked to make more than a hundred decisions about funeral and burial arrangements. Planning a funeral without knowing any of your instructions or preferences adds unnecessary emotion and stress to the grief and loss that your spouse or children will be experiencing.

[Church name] Funeral Planning Guide and Worksheet is designed to help begin the discussion of your funeral with family members. Your family will want to learn what

This guide will walk you through a series of questions. We encourage you to discuss our Funeral Planning Guide with your family members. We will also be sponsoring seminars to discuss funeral planning issues, and other end of life issues. Your responses can be marked on the worksheet at the end. Pastor \_\_\_\_\_ is available to discuss any items with you. When you are finished, we will record your Planning Guide. Please share your Funeral Planning Guide with your Right of Sepulcher agent (a family member or friend who you have authorized to carry out your funeral and burial plan). If you have established a final expense trust through our Transition Plans Program, we can assist your Right of Sepulcher agent to access the funds set aside for your funeral and burial arrangement.

## The Goal of the Christian Funeral Service

The gathering of family and friends, who form a community of hope for a funeral or memorial service, is a rich opportunity to recall the promises of God through Christ. Because of His suffering, death, and resurrection to new life, each time we gather to worship upon the death of a loved one, we do so in the context of God's promise. Every funeral includes praising God in Christ who is our hope and our salvation, even as we remember the deceased and give thanks to God for the time shared with that person.

Christians believe in Jesus Christ whose bodily death and resurrection made possible life everlasting. Christians view death as another step in our life as children of God. Yet, Christians also experience death as a time of loss when sorrow, grief, and bereavement are both natural and appropriate. These two truths inform the Christian funeral service and guide the church in its ministry to those who have lost a loved one to death, affirming with both joy and tears the promise and hope of the Good News of Jesus.

A funeral or memorial service should be comforting to those who mourn as well as bear witness to our faith in Jesus Christ. The concern of gathered friends does minister to our grief but, above all else, a funeral is a service of worship to God. There, in God's presence together, we witness to our faith in the communion of saints, the resurrection of the body, and the life ever-lasting. In doing so, the assurance of God's love and salvation in Christ become a ministry, especially to the bereaved. Since a funeral is a service of worship, all that takes place should be consistent with this principle.

## **Planning Faithfully, Choosing Wisely**

### **What is the difference between a funeral and memorial service?**

Simply put, at a funeral service the body of the deceased is present, whereas at a memorial service either the deceased's ashes or no remains are present. Both services provide an opportunity to proclaim God's death defeating acts in Christ as we remember all that God has given us in the life of our loved one.

### **How does the Church view cremation?**

Cremation is an acceptable way for Christians to deal with one's earthly remains. The Scriptures tell us that we are formed "of the dust of the ground" (Genesis 2:7) and, after death, we shall return "again to dust." (Job 34:15)

### **If I choose cremation, do I need to secure the services of a funeral director?**

Cremation may reduce what is required from a funeral director, but there is still care that must be provided to the body, and legal requirements that must be addressed. Working with a funeral director will ease the strain of coordinating all the details and assisting in your wishes being carried out with dignity and honor. Even if cremation is your desire, a funeral director handles many details that are not taken care of by the church, the pastor, or family members.

### **Should I purchase a preneed funeral contract from a funeral director or cemetery?**

Making the decision to pre-arrange some aspects of your funeral and/or burial can be helpful. An appointment with a funeral director in advance of death is a wise step to help you decide what you and your family need from the many services available. If you are a family member caring for a dying loved one, making an initial contact now with a funeral director can be very helpful and will lessen the decisions and demands you'll face upon death. The Pastor at [church name] is available to talk with you about the selection of a funeral director or to refer you to funeral directors they know well and hold in high regard.

### **How soon after death does a funeral or memorial service take place?**

Funeral services are generally held within three to five days following death, thereby allowing appropriate time for family members and friends to gather for the service. Memorial services can be held at any time. However, waiting for weeks or even months after a death will have a bearing on finding a sense of closure, and this will impact the grief work that follows the death of a loved one. Therefore, it is recommended that a memorial service be held within a few weeks after death.

If a funeral or memorial service is to be followed by a burial that same day, the schedule of the cemetery workers dictates that burials be held during normal business hours for city cemeteries. Surcharges apply for weekend burials, and burials are not available on holidays. It is also possible to have the burial before the service which allows for a late afternoon or evening service. Funeral or memorial services on Sunday are highly discouraged, as Sundays are reserved for the worship services of the congregation.

**What fees are associated with a funeral or memorial service at our church?**

There are fees for the people involved in providing music and coordination services for the worship service.

**Who makes arrangements for the musician(s)?**

The Music Director or organist serves as the pianist or organist for all funerals. A vocalist may be selected by you or your family, or the vocalist can be arranged by the Pastor or the funeral director.

**May we have a visitation at the church the evening before the service, or must that take place at a funeral home?**

The visitation may take place at [insert church name] the afternoon or evening before the service if there are no other events already scheduled in the Worship Center and Lobby. In addition, a visitation time is typically offered at the church prior to the service.

**Who is responsible for producing the order of worship and bulletin?**

After the service has been planned with the Pastor, the church office will produce the bulletin at no cost to your family.

**Who is responsible for submitting the death notice and obituary to the newspaper?**

The funeral director will take care of this for you. A simple death notice is printed in the local newspaper shortly after death at no cost to you. A full obituary normally appears 2-3 days before the visitation and funeral. There is a cost for this, and the funeral director will assist you. Notices to other newspapers can also be handled by the funeral director at your request.

**Who plans the reception following the funeral or memorial service?**

If using the Fellowship Hall at [church name], you may make these arrangements with the funeral director and your family. When plans are being made for the funeral following death, the funeral director will work with the family and [church name] office staff to ensure food appropriate to the number of people you anticipate attending is ordered, prepared, and served. We know it is difficult to estimate a number. But we have years of experience at planning these events and, with a few questions, we can assist in that estimate. We assure you that there will be sufficient food and seating for all who choose to attend the reception. Any leftover food is yours to take home, deliver to agencies in the community that welcome donations, or leave at [church name] to be distributed or used at any upcoming special functions. Payment for the reception food and servers is coordinated through the funeral director.

## **Funeral, Cremation and Burial Options**

In the Kansas City metro area, the following options are available for the final disposition of the body in a manner consistent with Christian rituals: a traditional full body burial, a cremation with inurnment at a cemetery, [a cremation with a scattering on dedicated cemetery grounds], a green burial, and the donation of the body to a medical school. The costs associated with each can vary substantially.

### **Traditional Full Body Burial**

The national average cost for a traditional funeral service at a funeral home exceeds \$8,000. The average funeral cost includes a casket, embalming, visitation, transportation, cosmetics for the body, a grave vault and a non-declinable charge. The Funeral Consumer Alliance of Kansas City conducts periodic surveys of the prices charged in Kansas City, and in 2016 the average cost before the purchase of a casket and vault was \$5,814. Prices vary substantially for caskets and vaults, and each typically costs thousands of dollars. Consequently, the average funeral cost in Kansas City would likely be more than \$9,000.

Burial costs in the Kansas City region will vary substantially from cemetery to cemetery, and are difficult to estimate. Cemeteries are not required to follow the Federal law that requires funeral homes to make their prices available to the public. Cemeteries may offer typical lawn spaces or lawn crypts. With a lawn space, you may be required to purchase a grave vault that prevents the collapse of the grave when a casket is buried in the space. A lawn crypt has a protective cement shell to protect the casket. A lawn space at a city cemetery may cost several hundred dollars, but probably more than a \$1,000 at a for profit cemetery. A lawn crypt will likely cost two or three thousand dollars. Some cemeteries also offer crypt spaces in a mausoleum. A mausoleum crypt will likely cost several thousand dollars.

The cost of a burial space does not include the services to make open and close the grave or crypt when the burial is made. Interment services may add an additional \$1,500 to \$2,000 dollars.

Grave marker or monument costs also vary substantially. A simple marker may cost a few hundred dollars, but a larger monument can cost thousands of dollars.

Consequently, the cost of a traditional full body burial can easily exceed \$13,000.00.

### **Cremation with Inurnment at a Cemetery**

A direct cremation is where the body is taken from the place of death and cremated without embalming. Direct cremations do not typically involve a service with the presence of the body. The cost for a direct cremation in the Kansas City area ranges from \$695 to \$2,890. If the funeral is to include a service with the body, the arrangement may require charges for embalming, cosmetics, additional care services, and visitation services, which could add \$2,000 to the cost of the funeral. While a cremation eliminates the need to purchase a casket, an urn for the cremains will need to be purchased. The cost of an urn can range from a few hundred dollars to thousands of dollars.

For parishioners who wish to be interred, a single niche in a columbarium can cost \$1,000 or more. Cemeteries will also charge several hundred dollars to open the niche. The cost of the niche does not typically include the bronze memorial plaque. The plaque may also cost hundreds of dollars. If you or your family already owns a burial space at a cemetery where a burial has previously been made, you may want to inquire whether a second interment is allowed. It is

common for a surviving spouse to choose cremation after a full body burial was made his/her partner. The surviving spouse may want his/her cremains interred with the partner. Cemeteries frequently permit this, but may charge for a second right of interment and an opening/closing service fee.

Although cremation is considerably cheaper than a full body burial, the service may yet cost more than \$5000.

### **Cremation with use of a scattering garden at a Cemetery**

Cemeteries frequently maintain scattering gardens that eliminate the need to purchase a burial space. The cemetery will charge for use of the scattering garden, and offer some form of memorialization. These charges may range in the hundreds of dollars. This type of disposition will still involve the same cremation charges described above, but without the costs to purchase a burial space at the cemetery.

### **Green Burial**

Green burial, also known as natural burial, is an option forgoes embalming and the use of either a metal casket or an outer burial container. Instead, the body is buried in a simple wicker or wooden casket or burial shroud. To the extent a casket is used, it is made from renewable material such as pine, bamboo, or wicker. This option is gaining favor as an environmentally friendly choice for those wishing to leave a smaller ecological footprint on the earth. However, there are only three cemeteries in the vicinity of Kansas City that offer spaces in a green burial garden: Mount Muncie Cemetery in Lansing, Oak Hill Cemetery in Lawrence, and Green Acres in Columbia Missouri.

# FUNERAL PLANNING WORKSHEET

When planning your funeral, or a funeral for a loved one, there are many choices to make. Facing some of those choices now will make the process less demanding for your loved ones later. This Funeral Planning Worksheet will lead you through a variety of decisions. After you have prepared draft answers to your Funeral Planning Worksheet, take time to meet with family members to discuss your preferences and to get their input. This conversation is important to relieve the stress they will eventually experience upon your death. You may want to edit the Funeral Planning Worksheet after getting input from your family. When the Funeral Planning Worksheet is completed, plan to meet with Pastor \_\_\_\_\_ to discuss the Worksheet and whether you will be establishing any funding. Your Worksheet will be kept in a confidential file available only to the Pastor and your Right of Sepulcher agent. It will be used in consultation with your family or whomever you have directed to carry out these wishes upon your death.

Also, consider sharing your Funeral Planning Worksheet with the following:

1. Your Right of Sepulcher Agent
2. Family members
3. Individuals with Power of Attorneys to handle your affairs
4. The trustee of any Final Expense Trust
5. The funeral director who your family will likely use

**Guide for the Christian Funeral of** \_\_\_\_\_

**Full Name: First, Middle (Maiden), Last**

**Date Completed:** \_\_\_\_\_

## For Family Members Making Plans for the Funeral of a Loved One Nearing Death or Recently Deceased:

This worksheet may also be of assistance with plans that will honor your loved one's expressed wishes or desires and will reflect his/her values. If you haven't already contacted a funeral director, please consider doing so now. The professional services, compassionate care, and guidance they provide will greatly assist you in the days ahead.

When death occurs, please contact the church office at \_\_\_\_\_ or, after hours, please use the personal phone numbers of the pastor listed in the weekly bulletin or monthly newsletter. Area funeral directors also have personal contact information for all the local Pastors and will contact them on your behalf.

## Visitation

*A Visitation is an informal gathering for friends and family to express sympathy, view photographs/video tribute, etc. You are invited to consider [church name] for the visitation when you work with a professional funeral director.*

### **Will a Visitation be Held?**

\_\_\_\_\_ Yes \_\_\_\_\_ No

### **Location of Visitation**

\_\_\_\_\_ At the Funeral Home

\_\_\_\_\_ At [insert church name] Church

\_\_\_\_\_ Other: \_\_\_\_\_

**Will the Remains be Present at the Visitation?**

- Coffin with Viewing of Body
- Closed Coffin
- Urn with Photograph next to it
- No Remains Present

**Time of the Visitation**

- Evening Prior to the Funeral or Memorial Service
- Before the Funeral or Memorial Service Only
- Both

**Displays**

- Photographic Displays
- Mementos (Awards, Certificates, etc.)
- Bible of the Deceased
- Video Tribute (Usually Produced by the Funeral Home)
- Other: \_\_\_\_\_

## Christian Worship Service Plans

**Location of Service**

- [insert church name] Church
- Funeral Home
- Cemetery (A Graveside Service Only)
- Other: \_\_\_\_\_ (i.e. Care Facility Chapel, etc.)

**Time of the Worship Service**

- Morning
- Afternoon
- Evening

**Will the Remains be Present at the Worship Service?**

- Yes (Coffin or Urn with Ashes)
- No

**Will Holy Communion be Celebrated?** *(Only available for services at [church name])*

- Yes  No

**Display Items to be On or Near the Casket/Urn**

- Floral Spray and/or additional Flower Bouquets
- Bible or Other Symbol of Faith: \_\_\_\_\_
- Photograph
- Cross
- Flag *(Only Used During Visitation and at Cemetery)*

*Please Note: The Funeral Pall will always be used to cover the casket during the worship service unless expressly declined.*

**Favorite Biblical Theme or Image** \_\_\_\_\_

**Readers**

\_\_\_\_\_ The Pastor who officiates will read.

\_\_\_\_\_ I would like this/these person(s) to read at my service: \_\_\_\_\_

**Bible Readings**

\_\_\_\_\_ The Pastor who officiates may choose the readings.

\_\_\_\_\_ My Family will choose the readings.

\_\_\_\_\_ I have chosen the readings as indicated below.

**Old Testament**

Job 19:23-27

Isaiah 40:1-11, 28-31; Isaiah 40:28-31; Isaiah 65:17

Psalms 23; Psalm 46:1-5, 10-11; Psalm 90:1-10, 12; Psalm 121; Psalm 130; Psalm 139:1-12

**Gospels**

Matthew 5:1-12a

Luke 23:33, 39-43

John 11:17-27

John 14:1-6, 25-27

**New Testament**

Romans 8:14-23, 31-39 Romans 14:7-9, 10b-12

1 Corinthians 15:20-26, 35-38, 42-44, 50, 53-58

2 Corinthians 4:16-5:1

1 Thessalonians 4:13-18

Revelation 21:1-4, 22-25, 22:3-5

Revelation 22:1-5

**Other Readings Selected:** \_\_\_\_\_

**Congregational Hymns**

\_\_\_\_\_ The Pastor who officiates may choose the hymns.

\_\_\_\_\_ My family will choose the hymns

\_\_\_\_\_ I have chosen the hymns as indicated below.

**Suggested Hymns**

Beautiful Savior

Guide Me Ever, Great Redeemer

I Know That My Redeemer Lives!

Love Divine All Loves Excelling

O God, Our Help in Ages Past

For All the Saints

The King of Love My Shepherd Is

Lift High the Cross

The Lord's My Shepherd

Lord Take My Hand and Lead Me

A Mighty Fortress

My Faith Looks up to Thee

My Hope Is Built on Nothing Less

Amazing Grace

How Great Thou Art  
This Is My Father's World  
On Eagle's Wings  
I Was There to Hear Your Morning Cry  
What a Friend We Have in Jesus

Other Hymns Selected: \_\_\_\_\_  
\_\_\_\_\_

**Soloist**

If possible, I would like this vocalist to sing: \_\_\_\_\_

**Vocal Solos Selected** (*Selection of solos must aim to reflect the spirit of Christian worship.*)

\_\_\_\_\_  
\_\_\_\_\_

**Remembrances to be Shared During Worship by a Family Member or a Friend**

(*Please ask speakers to limit their remarks to 3 minutes.*)

\_\_\_\_\_ Yes \_\_\_\_\_ No

**I would like this person to speak:** \_\_\_\_\_

(Eulogies may be subject to review by the Pastor)

**Reception Following Worship**

**I would like a reception following the service for mutual conversation and consolation.**

\_\_\_\_\_ Yes \_\_\_\_\_ No

**I would like the Reception**

\_\_\_\_\_ Immediately Following the Worship Service; Before Burial

\_\_\_\_\_ Following the Worship Service and After Burial

**Location for the Reception**

\_\_\_\_\_ [insert church name] Church

\_\_\_\_\_ Other Location: \_\_\_\_\_

**Menu for the Reception**

\_\_\_\_\_ Dessert and Coffee/Beverage

\_\_\_\_\_ Light Lunch (Sandwiches, Salads, dessert)

\_\_\_\_\_ Secure your own caterer and wait staff.

\_\_\_\_\_ Other: \_\_\_\_\_

**Funeral Home**

**Preferred Company** \_\_\_\_\_  
(*Specific arrangements in advance at the funeral home of your choice are encouraged.*)

**Have Pre-Arrangements Been Made?**

\_\_\_\_\_ Yes \_\_\_\_\_ No

**Disposition of the Body**

\_\_\_\_\_ Embalm Body (*Usually required if unrefrigerated over 24 hours before burial.*)

\_\_\_\_\_ Cremate Body Shortly After Death

\_\_\_\_\_ Cremate Body After Visitation and/or Service

**Burial Wishes**

\_\_\_\_\_ Bury Coffin/Urn in Cemetery

\_\_\_\_\_ Other: \_\_\_\_\_

*(This might include keeping ashes with a family member, spreading ashes at a favorite spot, etc)*

**Bury Coffin or Urn**

\_\_\_\_\_ Before Visitation

\_\_\_\_\_ After Visitation but Before Funeral Service

\_\_\_\_\_ After Funeral Service but Before Luncheon Reception

\_\_\_\_\_ After Luncheon Reception

\_\_\_\_\_ At a Later Date: \_\_\_\_\_

**Grave Marker**

I have made arrangements for a grave marker with this company:

I would like the following to be included on the grave marker:

Name: \_\_\_\_\_

Dates: (birth/death dates) \_\_\_\_\_

Maiden name: \_\_\_\_\_

Bible Verse: \_\_\_\_\_

Graphic: \_\_\_\_\_

Other: \_\_\_\_\_

**Eligible for Military Honors**

\_\_\_\_\_ Yes \_\_\_\_\_ No

**Names of Pall Bearers** *(Six Pall Bearers needed only when there is a coffin for burial.)*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Cemetery**

\_\_\_\_\_ I have made arrangements for my burial.

Name of Cemetery \_\_\_\_\_

Location of Cemetery \_\_\_\_\_

\_\_\_\_\_ I do not have arrangements for my burial. I suggest the following arrangements:

\_\_\_\_\_

\_\_\_\_\_ I have arrangements for a memorial marker with the following company:

\_\_\_\_\_  
*(Include Contact Information)*

**Desired Expressions of Sympathy**

\_\_\_\_\_ Flowers

\_\_\_\_\_ I desire Memorial Gifts in lieu of Flowers

**Memorial Suggestions**

\_\_\_\_\_ [insert church name] Church

\_\_\_\_\_ Specific Mission or Ministry: \_\_\_\_\_

*Ideas include: Music Ministry, Children/Youth Ministry, Small World Preschool,  
Youth Scholarships, Missionary Fund, North American Lutheran Church*

\_\_\_\_\_ Other: \_\_\_\_\_

## Obituary

Full Name *(including Maiden Name)* \_\_\_\_\_

Birth Date and Location \_\_\_\_\_

Parent's Names *(including Mother's Maiden Name)* \_\_\_\_\_

Baptism Date, Church, and Location \_\_\_\_\_

Confirmation Date, Church, and Location \_\_\_\_\_

Marital Status, Marriage Date, and Name of Spouse \_\_\_\_\_

Other Marriages/Divorces/Spouse(s) \_\_\_\_\_

Names of Children \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Additional Next of Kin \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### **Personal History**

*On a separate page, record additional information including place(s) of residence, special events, hobbies/interests, schools attended and degrees received, accomplishments, memberships, employment history, volunteer activities, military service, etc. Include as many full names, city of residence, birth and death dates, etc. as possible. All this information is important to your family. This information does not need to be prepared in paragraph form.*

## Important Documents and Advisors

*It is important that survivors be able to locate vital records and important documents. Before your death, you should have a current will/living trust and related health care directives which express your wishes on important personal, financial, medical, and charitable issues for your survivors. If you need information regarding estate planning, planned giving, and/or the inclusion of a Christian preamble for your will, please consult your legal or financial advisor.*

**Right of Sepulcher Agent** \_\_\_\_\_

**Trustee of Final Expense Trust** \_\_\_\_\_

**Power of Attorney/Financial** \_\_\_\_\_

**Power of Attorney for Health Care** \_\_\_\_\_

**Location and Date of Will/Living Trust** \_\_\_\_\_

**Location of my Final Wishes Booklet or Living Will** \_\_\_\_\_

**Attorney/Will Preparer** \_\_\_\_\_

**Executor of Will/Estate** \_\_\_\_\_

**Guardian (for Minor Children)** \_\_\_\_\_

**Additional Comments**

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### **Planned Giving**

[\_\_\_\_\_] Church has nurtured the faith and enriched the lives of generations of congregates, and needs your financial support to continue doing so. We invite to become a member of the \_\_\_\_\_ Society by making a planned gift to [\_\_\_\_\_]. Your gift will help secure the church's financial future so it can continue to strengthen and nurture the Christian faith in our community for generations to come. There are a number of ways you can make a planned gift. These include a legacy gift made through your final expense trust, a bequest, and a life income plan. Regardless of your financial position, all church members can, with careful planning, provide for the future of the church. In addition, planned gifts can provide improved estate management and important tax benefits.

#### **Legacy Gifts from Final Expense Trust**

Contributions made to your final expense trust can be committed to the church, or you can commit to the church any funds remaining in the trust after your funeral and burial arrangements have been paid.

#### **Bequests**

A simple way to make a planned gift is by a provision in your will. It can be changed at any time during your life and is fully tax deductible for estate purposes. A bequest can be for a specific dollar amount or a percentage of your estate; a transfer of assets such as securities, real estate, tangible personal property or intangible properties such as patents or copyrights; retirement accounts or insurance policy assets.

#### **Life Income Plans**

Life income plans offer the opportunity to dedicate a substantial gift to the church while retaining the income from that gift to support you or your loved ones for life. These may include a Charitable Remainder Trust, a Charitable Gift Annuity or a Pooled Income Fund. The advantages of a life income plan include payments to you or another for life, an immediate tax deduction and subsequent annual tax free distributions, a chance to increase income while reducing tax on appreciated assets and reduced estate taxes.

**[insert church name] Church**

A Congregation of the \_\_\_\_\_  
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*"Sharing the Life Changing Power of Jesus!"*