

Funeral Planning Checklist

Making funeral arrangements is not something most of us think about, and the idea of meeting with a Funeral Director to make pre-arrangements can feel overwhelming. However, there are important reasons to consider pre-planning:

- Gives you time to compare your options.
- Helps you make a well-informed decision (e.g., cost savings).
- Allows you to incorporate your wishes for the funeral arrangements.
- Saves your family and friends from having to make difficult decisions after your death.

Planning a funeral while grieving can be especially challenging. We hope that this checklist will help you in your decision making.

When Death Occurs

- If the death occurs at home, a doctor or nurse must be contacted to pronounce the death. Once this is done, the Funeral Provider can take the deceased into their care. If the death occurs in a hospital, nursing home, or hospice, the Funeral Provider will make the necessary arrangements once they have permission.

What to Do First

- Check if there is a pre-arranged funeral plan in place.**
 - *TIP:* If you learn of pre-paid funeral plan arrangements after the funeral has been carried out and paid for, contact the funeral plan provider to seek claim payment.
- Determine how you will fund the funeral expenses if no pre-arrangements exist.**
 - *TIP:* Once the bank is notified of one's death, the deceased's accounts may become unavailable until processed by probate.
- Contact the office of Ontario Works 905-793-9200 if there are financial challenges in paying for the funeral.**
 - *TIP:* Authorization for services through Ontario Works must be given before you enter into a contract with a Funeral Home. If you sign a contract before contacting the government office, you will be denied financial assistance for the funeral.
 - *TIP:* if the deceased was collecting financial assistance from Ontario Works or ODSP, they will most likely be eligible for assistance in covering the cost of the funeral. However, contacting the Ontario Works office is still required.

NOTE: Family members cannot partially pay when Ontario Works is involved. There is also no choice in casket selection.

- Set up an appointment with the Funeral Director to finalize arrangements.**

- *TIP:* If the deceased had a will, the executor needs to complete the funeral arrangements unless they authorize another person to do so.

If there is no will, anyone can arrange the funeral but will be responsible for full payment.

A person who pays for the funeral is eligible to claim one-time taxable death benefits (approx. \$2,500.00) applications are provided by the funeral director or online at <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html>

NOTE: If the funeral cost is covered by Ontario Works, the death benefits cannot be claimed.

Documents to Locate

- Will**
- Birth certificate**
- Social Insurance Number**
- Insurance policies (health, life, property)**
- Automobile title**
- Property deeds**
- Marriage license**
- Income tax returns (past two years)**
- Disability claims (if any)**
- All documents necessary for deceased's taxes (ask your accountant)**

Choosing a Funeral Provider

- Research Funeral Homes:** Consider location, distance from home, and availability for the specific day you have in mind.
- Inquire about prices and payment options:** Some funeral homes are more affordable than others.
- If a cemetery burial is planned:** The resting place (plot, mausoleum) must be purchased directly from the cemetery. The cost of the funeral does not cover the cemetery cost. Discuss burial space and memorialization (headstone, marker, or plaque).

Preparing to Meet with the Funeral Director

When you meet with the Funeral Director, you will be asked the following information about the deceased:

- Legal Name
- Occupation
- Current Address
- Social Insurance Number

- Date and Place of Birth
- Names and Birthplaces of both parents (including the mother's maiden name)
- Marital Status
- Partner's Name(s)
- Children's Names
- Name and Address of the Executor

Practical Tips for Preparing the Funeral

- Prepare a list of names and numbers of people to inform** (family members, close friends, colleagues).
 - *TIP:* Arrange for a couple of people to help make these calls when the time comes.
- If flowers/printed programs are required:** Ask someone to be responsible for arranging them.
- Write an obituary:** Include the details and information you would like.
- If donations are preferred in lieu of flowers:** Decide which charity and include this information in notifications.
- Track cards, visitors, and donations:** Ask someone to keep track so they can be acknowledged at a later/quieter time.

Planning the Service or Memorial

- Determine the type of body disposition:** Traditional burial, green burial, interment in a mausoleum, or cremation.
- Decide on the type of service:** Funeral, memorial, graveside service, celebration of life, or bedside service.
- Select a container:** Casket or cremation urn/container.
- Select the final resting place:** Cemetery burial, place to scatter ashes, etc.
 - *TIP:* Consider proximity to loved ones and the deceased's favorite locations.
- Choose a location for the service:** church, funeral chapel, community hall, or home.
- Plan the visitation, type, and timing of services.**
- Decide on the service specifics:** Music, memorial/prayer cards, eulogy, pallbearers, and floral arrangements.
- Select the officiant:** Religious or spiritual leader, chaplain, friend, or family member.
- Decide if the service should be recorded** as a memory or to share with those who cannot attend.
- Choose a date and time for the service.**
- Most funerals last about an hour – but the length of the funeral is another detail that can match personal preference**
 - *TIP:* Consider travel time for people coming from out of town.
 - *TIP:* Most funerals take place within 3-7 days.

In some circumstances, such as the Jewish and Hindu faith, it is customary to have a ceremony and bury the body within 24 hours of death.

Completing the Obituary

- Write the obituary.**
 - *TIP:* The funeral director may assist with writing the obituary.
 - *TIP:* Begin by announcing the death.
 - *TIP:* Provide a brief history of their life and accomplishments.
 - *TIP:* Include glimpses into their personality.
 - *TIP:* List the surviving relatives (close and immediate family).
 - *TIP:* Provide funeral details and event information, if applicable.
 - *TIP:* Have a second person proofread the obituary.

- Select a photo for the obituary, if appropriate.**

Selecting Personal Touches

- Choose flower arrangements, if applicable.**
- Select a charitable organization or scholarship fund in lieu of flowers.**
- Select photos to be displayed at the service.**
- Choose any passages or poems to be read at the service.**
- Select ceremony music and special décor.**
- Choose clothing and jewelry for the deceased.**
- Obtain a funeral guestbook.**
- Choose burial items to accompany the remains.**
- Select who will perform a eulogy or speech.**
- Determine who will undertake Pallbearer duties.**

Note: Pallbearers can be provided by the funeral home but there is an additional cost of \$150 (min.) per pallbearer. Usually, 6 pallbearers are required.

Pre- or Post-Service Events

- Decide if there will be a wake, viewing, or visitation.**
 - *TIP:* Traditional services often include a reception or gathering.
 - *TIP:* Post-service gatherings are typically a casual opportunity to share memories.
 - *TIP:* At-home receptions can be pot-luck style or catered.
 - *TIP:* Events can be held almost anywhere: restaurant, family member's home, outdoor venue, event hall, or meaningful location.
 - *TIP:* The deceased's religion or culture may dictate the appropriateness, style, and size of the event.



- *TIP:* If holding a visitation event, decide if it should be open to only family or both family and friends.

Things to do after the Funeral

- Obtain 6-10 death certificates**
- Contact the Service Ontario Office**
- Call pension or retirement services and insurance agents of deceased to inquire about death benefits**
- Order thank you cards for flowers, donations, etc.**

If you have any additional questions, please reach out to your Hospice Counsellor or call our office at
905-712-8119