

The Family-Ready Planning Guide

Write down your wishes so your children don't have to guess.

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A welcome from Duane

I have spent nearly 20 years sitting at kitchen tables and in funeral home offices with North Carolina families. I grew up a pastor's son, and I have watched what happens when someone dies without leaving their wishes behind: good, loving children making dozens of decisions in a few exhausted days, wondering the whole time whether Mom or Dad would have wanted it this way.

This guide is the conversation I wish every family could have ahead of time. There is nothing to buy in it. Read it, fill in the worksheet at the back, and give a copy to the people who will need it. If questions come up, I am glad to help.

Duane Cutlip, North Carolina licensed funeral director and preneed sales licensee

1. Why write it down

When a death happens, the family is usually asked to make most decisions within a day or two: which funeral home, burial or cremation, what kind of service, which casket or urn, what the obituary says, who speaks, what music plays, and how it will be paid for. Without written wishes, those choices fall to whoever is in the room, often while they are grieving and short on sleep.

Writing your wishes down does three things. Your family does not have to guess. Disagreements have less room to start. And you get to make the decisions calmly, with time to compare and ask questions.

2. What happens in the first 48 hours

1. **The first call.** Someone calls a funeral home (or 911 if the death was unexpected and no one was caring for the person). If you have chosen a funeral home ahead of time, your family already knows whom to call.
2. **The arrangement conference.** The family meets the funeral director to choose services and merchandise and to gather facts for the death certificate and obituary.
3. **Paperwork.** The funeral director files the death certificate. Families typically order several certified copies for banks, insurers, and Social Security.
4. **Notifications.** Family, church, employer, and organizations are told. A written list of whom to call saves hours.

3. Burial or cremation: the choices

	Burial	Cremation
Service options	Visitation, funeral, graveside, or a combination	Visitation and funeral before cremation, a memorial service after, or no service
Common items	Casket, cemetery space, opening and closing, outer burial container, marker	Urn, and a place for the remains: cemetery, columbarium niche, scattering, or kept at home
Charged by others	Cemetery fees are usually separate from the funeral home	Cemetery or niche fees, if used

“Simple” does not have to mean no gathering. Many families who choose direct cremation only to save money later wish they had given people a chance to say goodbye. A short, quiet service can still be meaningful.

4. How preneed contracts work in North Carolina

You can write down your wishes for free, at any time, without paying anything. Some people also choose to *prepay* through a preneed funeral contract. In North Carolina:

- Preneed contracts are sold by funeral establishments that hold a preneed license from the North Carolina Board of Funeral Service, through licensed preneed sales licensees, on written forms the Board prescribes. Oral preneed contracts are not allowed.
- The money is funded either by a **trust deposit** in a financial institution or by a **prearrangement insurance policy**, and must be deposited or applied within five business days.
- A **standard** contract applies the funds to the prices in effect at the time of death, with no protection against future price increases. An **inflation-proof** contract covers the selected funeral goods and services without regard to future price increases.
- Contracts can be **revocable** or **irrevocable**, at the purchaser's choice. **A note on Medicaid:** under North Carolina's Medicaid rules, money in an **irrevocable** preneed contract is generally not counted as a resource when eligibility is decided, and many families use one as part of a "spend-down." Planning earlier, while you have the means, usually leaves more choices. Every situation is different, so confirm the details with your county Department of Social Services.
- If you move, an irrevocable contract can be transferred to another preneed licensee on written notice. Ask how transfers and any retained amounts work before you sign.

Before signing anything, ask: Is this standard or inflation-proof? Revocable or irrevocable? Trust or insurance, and with which institution or insurer? Which items are *not* covered, such as cemetery charges or death certificates?

5. Reading a price list

Under the FTC Funeral Rule, every funeral home must give you its itemized General Price List when you ask in person, and must give prices over the phone. You may

choose only the items you want, with a few legal exceptions such as the basic services fee. Look for:

- The basic services fee, which every arrangement includes
- Packages compared with the same items bought individually
- Casket and outer burial container price lists, which are separate documents
- Cash advance items (things the funeral home pays to others for you, such as death certificates or an obituary notice)

6. Talking with your children

Most adult children are relieved when a parent brings it up. A few openers that work:

- “I filled out something so you won’t have to guess. Can I show you?”
- “When Grandma died, I remember how hard the decisions were. I don’t want that for you.”
- “This isn’t about being sad. It’s about where the papers are.”

Give each child a copy of your wishes, and tell them where the originals are kept.

7. You may be thinking...

I hear these at nearly every kitchen table. They are fair thoughts, and every one of them deserves a straight answer.

“It’s morbid. I’d rather not think about it.”

I understand. Nobody looks forward to this. But most folks tell me they feel lighter once it’s written down, not heavier. You are not planning for death so much as taking care of the people you love. It’s a lot like making a will or buying a smoke detector: you do it once, put it away, and get on with living.

“I have plenty of time.”

I hope you do, and I hope it’s many good years. The trouble is none of us gets to pick the day, and accidents and sudden illness don’t check the calendar first. Writing your

wishes takes an afternoon. If you have plenty of time, you will also have plenty of time to change your mind, and that's fine.

“It’s too expensive.”

Writing your wishes down costs nothing at all. This guide and the online planner are free. Paying ahead is a separate choice, and nobody should feel pushed into it. If you are curious, any funeral home will give you its itemized price list, and you can choose only what matters to you. A simple service can still be a meaningful one.

“My family will handle it.”

They will, because they love you. The question is whether they will be guessing. Without your wishes on paper, your children may be making dozens of decisions in a day or two, while grieving, and sometimes not agreeing. A few pages from you can settle questions before they turn into hurt feelings.

“Once I make a plan, I can’t change it.”

Your written wishes can be changed any time you like. Just update the page and give your family the new copy. If you ever sign a preneed contract, the rules depend on its type. A **revocable** contract can be cancelled, while an **irrevocable** one cannot, though North Carolina law lets it be transferred to another preneed licensee if you move. Ask about changes, substitutions, and transfers before you sign, and get the answer in writing.

“I already have life insurance.”

That’s a good thing to have, and it may well be how your family pays. Insurance answers *how much money*; it does not answer *what you want*. It won’t tell your children burial or cremation, which church, or what hymn to sing. Also think about timing and who the beneficiary is, since the funeral home usually needs arrangements settled before a claim is paid. Whatever you have, write down where the policy is kept and who to call.

8. Have you thought about...

Who will make the arrangements?

Somebody will sit down with a funeral director and make the choices. Is that your spouse, one of your children, or a friend? Do they know it's them? North Carolina law sets an order for who has the right to control a person's final disposition, so if you want a particular person in charge, ask a qualified advisor how to put that in writing. At the very least, name them on your papers page and tell them.

How will it be paid?

Families pay in different ways: savings, a life insurance policy, a bank account that pays on death, or a preneed contract funded through a trust or a prearrangement insurance policy. There is no single right answer. What matters is that someone knows which way you chose and where the paperwork is, so nobody is scrambling to cover the bill.

What could put those funds at risk?

Money set aside "for the funeral" in an ordinary account can end up spent on other things: a long illness, nursing care, or bills that come due first. A joint account may belong to the other owner. A life insurance policy can lapse if a payment is missed, or list a beneficiary who has passed. Prices can also rise over time. If you consider a preneed contract, ask whether it is **standard**, which applies your funds to prices in effect at the time of death, or **inflation-proof**, which covers the selected goods and services without regard to later price increases. Ask, too, what is not covered, such as cemetery charges and cash advance items.

Where are your papers?

The best plan in the world doesn't help if nobody can find it. Use the page at the back of this guide to write down where your will, power of attorney, insurance policies, deeds, and discharge papers are kept, plus your doctor and your executor. Keep the original somewhere safe, like a fireproof box, and give each child a copy.

9. My wishes worksheet

Prefer to type it? The free [online Funeral Wishes Planner](#) builds a printable version for you.

Full legal name: _____

I prefer: ☐ Burial ☐ Cremation ☐ Not sure, family may decide

Funeral home I prefer: _____

Service: ☐ Visitation ☐ Church funeral ☐ Graveside ☐ Memorial later ☐ Private

Place of service / officiant: _____

Music and readings: _____

Cemetery or final resting place: _____

Military honors? ☐ Yes (DD-214 is kept at: _____)

Flowers or memorial gifts to: _____

Something I want my family to know: _____

Questions?

Call Duane at (919) 822-2010, email duanecutlip@gmail.com, or visit preplan.fyi/help.

This guide is general educational information, not legal, tax, or financial advice.

Where My Papers Are

Prepared for: _____ Date: _____

PRIMARY PHYSICIAN

DOCTOR'S NAME

PRACTICE / CLINIC

PHONE

HOSPICE OR HOME HEALTH (IF ANY)

EXECUTOR AND POWER OF ATTORNEY

EXECUTOR (PERSONAL REPRESENTATIVE)

EXECUTOR'S PHONE

FINANCIAL POWER OF ATTORNEY

PHONE

HEALTH CARE POWER OF ATTORNEY

PHONE

PERSON I WANT TO MAKE MY FUNERAL ARRANGEMENTS

ATTORNEY

PHONE

WHERE THESE ARE KEPT

WILL / TRUST

POWERS OF ATTORNEY

ADVANCE DIRECTIVE / LIVING WILL

BIRTH AND MARRIAGE CERTIFICATES

MILITARY DISCHARGE (DD-214)

LIFE INSURANCE POLICIES

CEMETERY DEED / PLOT PAPERS

ANY PRENEED CONTRACT

PROPERTY DEEDS AND TITLES

SAFE DEPOSIT BOX / KEY

MY WRITTEN FUNERAL WISHES

WHO TO CALL FIRST, AND OTHER NOTES

Do not write account numbers, passwords, or Social Security numbers on this page. Write only where those records are kept.