

Funeral Costs - A Final Expense

Death is inevitable and he who takes birth must one day leave for heavenly abode. Most of us avoid talking about death and funerals but the fact is that there are funeral costs to be borne and in the event one has not provided for it, the family has to undertake the expense. Funeral costs are not only a matter of affordability but of timing as well. Death, unless it comes after a terminal illness that every one is aware of, comes unannounced and sometimes at difficult times. The family may not be in a position to bear the funeral costs at that particular time. Most of the people are not aware that the funeral costs may amount to quite huge amount, running into a few thousands. Funeral costs include a fee for the funeral home, coffin, tombstone, and a burial plot. The cost of some of these items, such as coffin and tombstone can be prohibitive. Moreover, there can be certain hidden costs too that may be unable to foresee. In the event you do not want to be buried, the cremation costs too amount to a substantial figure that the family may not be holding that much in hand or access it at a moments call. The crude fact is that if you have not been prudent enough to provide for your funeral costs, the family will have to bear it, whether they able to or have to borrow for that purpose. The easiest option is to set aside a particular amount in a separate bank account for the purpose. Make sure that the account is made out in a way that after you some one else in the family can access the account. To be doubly sure, you can instruct the bank that the account is earmarked for the purpose of funeral cost and the funds can be withdrawn only in the event of your demise. You may also prepare a will that specifically mentions the account wherefrom the funeral costs are to be paid. In case you have started upon this quite early in life, you can always top up the amount to take care of the inflation factor. There are insurance policies too, similar to normal policies, that cover funeral cost but for those you have to enquire and get full information. The net should be the ideal place to search for details of such policies or you may contact your insurance agent. Another option that you may look into is that of completely pre-paying your funeral costs. For that too you will have to search for funeral providers who undertake this as a routine because not all of them do. All said and done, it is your responsibility and you will be doing a good turn to your family in case you provide for your funeral costs and lessen the burden of your dear ones, who would, in any case already be grieved at your departure.

About the Author

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