

At FCANT, we frequently receive requests for financial assistance with burials. The simple answer is no.

FCANT is a very, very small non-profit organization and we simply do not have the funds to provide such assistance. We are not aware of any organization that provides such assistance.

With that said, there are many ways to address the cost of end of life arrangements.

### **First (and foremost), reduce the costs of these arrangements**

- A direct cremation will always be your lowest cost option; any service involving burial will always be thousands more.
- If cremation is not palatable, consider a direct burial. As the name implies, this is a burial that happens immediately with no ceremony.
- Another option is an anatomical donation to a medical school or to a tissue service.

All of these approaches limit the involvement of professional members of the death care community. These professionals are not bad people; but they are professionals and they do expect to be paid for their time.

With these approaches, you can then hold a memorial service or life celebration without the body present.

Please look elsewhere on this website for tips on shopping for end of life services. The single, most important thing is to shop around. **Second, raising funds**

- Social Security provides a small benefit to a surviving spouse or child
- Family members will often contribute to an end of life service
- If the deceased was a member of a church, the church may be able to provide some assistance
- County disposition may be an option for the truly indigent, however there is no 'service' associated with this option. The burial place may not be disclosed or the ashes not returned. Check with the deceased's county medical examiner's office to determine exact nature of county service and if the deceased qualifies.
- Life Insurance

## **Last resort, Credit (Credit Cards, Loans, Payment Plans)**

- Please don't
- If you cannot afford burial arrangements now, it is unlikely that you will be able to do so in the future.
- Funeral homes generally do not extend credit and when they partner with a company that does, the terms of such credit agreements are often nasty. For example, they may be able to take your home if you don't pay on time.