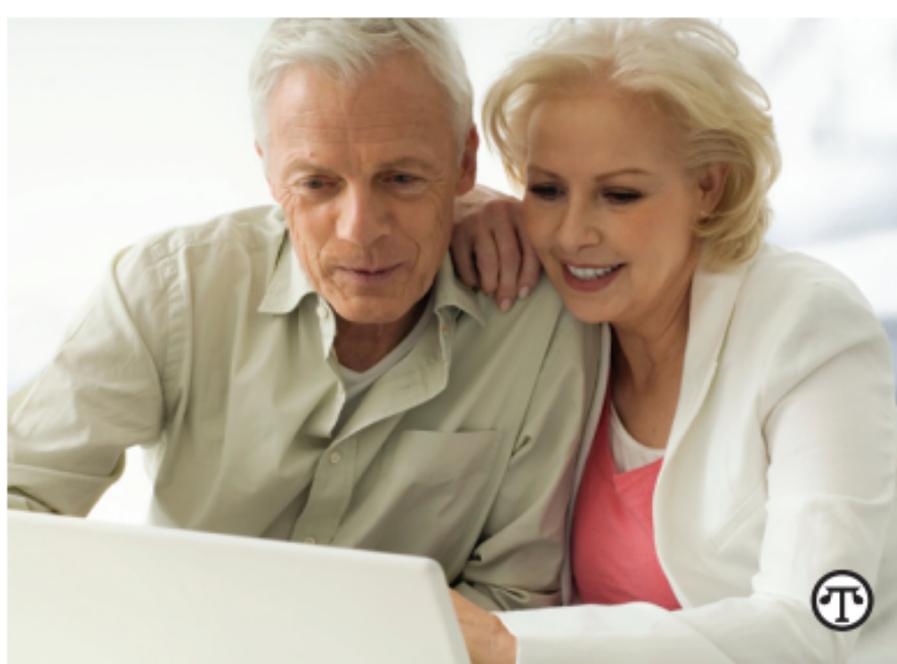


Tips On Keeping Funerals Affordable

(NAPSA)—Despite the trend of rising costs, experts say it is still possible to keep funeral expenses in check.

The key is to be prepared and educate yourself on ways you can save money and ease the process for yourself and your family. Here are five tips to help you prepare and save:



Remember, funeral directors are there to help you. Don't be afraid to ask for an itemized pricing list.

- **Get a second opinion:** If you're in the market to preplan a funeral, don't be hesitant to compare prices. Families often don't realize that funeral costs vary by funeral home. If you're unhappy with the price, try another funeral home.

- **Shop smart:** Caskets are typically the most expensive purchase you will make when planning a funeral. Consider purchasing an engineered wood casket, a material formed from recycled wood that is affordable and attractive. In 2012, the average metal casket was \$2,395. An engineered wood casket can be purchased for as low as \$1,000.

- **Ask questions:** Ask your funeral director for an itemized pricing list. Funeral directors are there to help you walk through the decision-making process. Don't forget that all funerals are unique and each family grieves differently.

- **Educate yourself:** There are multiple online resources available for consumers. The more you know, the less likely you are to emotionally overspend during a time of loss.

- **Speak up:** Many families sweep death under the rug and find themselves overwhelmed when it comes time to make difficult decisions. Find an opportunity to share your thoughts with a friend or family member who can help you preplan or carry out your wishes.