

A romantic couple is shown in a close embrace on a rocky shore. The woman is wearing a long, flowing, light-colored dress with a subtle pattern, and the man is wearing a light blue button-down shirt, khaki pants, and a black baseball cap. They are standing in front of a calm body of water that reflects the surrounding landscape. In the background, there are rolling hills and mountains covered in dense green and autumn-colored trees. The sky is a soft, hazy grey. The overall mood is peaceful and intimate.

CAPTURING A LIFE STORY:

# A Resource Guide for Making End-Of-Life Arrangements with Those You Love

A Free eBook by Frazer Consultants





Most Americans agree that memorialization is an important part of the healing process following the loss of a loved one. Yet very few Americans actually go about making end-of-life arrangements for themselves, or talking about it with their friends and family.

If we recognize the importance of memorialization, why do we continue to put it off? When we avoid talking about our end-of-life wishes, we lose something very important. We lose the ability to capture a life story and to write that final chapter.

On top of that, by putting off talking about our end-of-life arrangements, we ultimately deny our loved ones the opportunity of a unique healing experience.

By taking the time to have the conversation with a loved one, you ensure they will be honored and remembered in a way they would have wanted. And you'll also get the opportunity to learn more about your loved ones.

In this guide, you'll find the benefits of having an end-of-life arrangement conversation as well as ideas, tips, and ways to get the conversation started. For funeral directors, feel free to share this guide with the families in your community!

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#### STATISTICS SHOW PREPLANNING NOT A PRIORITY

*The interest in discussing our final wishes is there, but very few people will end up doing so.*

The Funeral and Memorial Information Council ([FAMIC](#))’s 2015 study found that 89% of people surveyed said a discussion about their own end-of-life arrangements would be meaningful. 69% said they would prefer to make their own funeral arrangements. But the study found that only 17% of people have had the discussion about their end-of-life arrangements.

The National Funeral Directors Association ([NFDA](#)) found similar results. Funeral planning and end-of-life arrangements simply aren’t a priority among most Americans. In a 2017 NFDA study, they found that 62.5% of families “felt it was very important to communicate their funeral plans and wishes to family members prior to their own death.” But when asked how many did so, only 21.4% said they had made future funeral arrangements.

#### **What was the reasoning? Most respondents said that:**

- It’s simply not a high priority.
- They haven’t given it any thought.
- Prepaying is too expensive.



**Some of the most common objections to having a conversation about end-of-life arrangements often include:**

- “I’m too young to think about death.”
- “It’s too depressing to talk about.”
- “There are too many options to think about.”
- “Why plan now? What if I change my mind?”
- “I just want the same exact thing grandma had.”
- “My family will know what to do when that time arrives.”
- “I don’t want my family to make a fuss about me, just cremate me.”

But putting off having a conversation with your family and loved ones doesn’t do anyone any good. No matter your age or your health, it’s never too early to begin thinking about your own final wishes.



## BENEFITS OF DISCUSSING FINAL WISHES

*In a way, making end-of-life arrangements is the final gift a person can give their loved ones.*

Death is — understandably — a hard topic to discuss. But by avoiding talking about death, we lose out on some truly amazing benefits when we put off our end-of-life discussions.

Here are ways in which having a conversation about one's final wishes benefits us.

### **Understanding of Options**

We become aware of our options. When we approach our end-of-life discussions early, we have more time to consider all the options. Funeral service continues to evolve, and there are so many options to consider beyond the traditional funeral. By having the discussion early, you have more time to make well-informed decisions without feeling pressured or rushed. By picking the personal details of how we want our life to be celebrated and remembered, we create a more meaningful experience for those involved. And a meaningful funeral is key to healthy healing and mourning after a loss.

### **Less Stress for Loved Ones**

Another benefit to talking about end-of-life arrangements is that it eases the stress on our loved ones. Advanced planning means a family won't be left with difficult funeral decisions, which is the last thing they need when facing grief and stress. It also can give a family peace of mind knowing the final arrangements are something that was meaningful and important for their loved one.

### **Financially Smart**

Planning early also is financially smart. Some choose to prepay, which alleviates the financial burden from their loved ones. But even if you don't prepay, having the talk about end-of-life arrangements can help you better understand the costs involved. Once you've decided on the type of funeral you or a loved one wants, you can start saving toward it. Planning in advance also prevents loved ones from emotional overspending at the time of the funeral.



## **Meaningful Conversations**

Having the discussion about end-of-life arrangements offers the opportunity to deepen our relationship with our loved ones while we have the time. It gives us the chance to share stories. “What was it like when you graduated from high school? What did your wedding ceremony look like? Who were your best childhood friends growing up? How did you spend your summers when school was out?” By framing the discussion around a person’s life story and experiences, we get the opportunity to connect on a deeper level with them. At the end of the day, sharing our story with those we love brings us closer together.

As you can see, there’s a lot to gain from having the talk with our loved ones. And you can have this conversation with anyone you are close to. It can be a parent, grandparent, aunt, uncle, spouse, children, or even close friends.

Are you ready to get started?

## BEFORE HAVING THE TALK

*Before engaging in an end-of-life discussion with a loved one, here are some things to consider.*

It's not a bad idea to "preplan" before starting the conversation. Below are some important factors to consider before you approach your loved one about end-of-life arrangements.

### **Who Should Be Involved?**

Discussing end-of-life arrangements with a loved one — although rewarding — won't be easy. It's going to be an emotional experience. That means it's important to consider who should be there when it takes place. While there are no set rules for the perfect number of people involved, a smaller group will help keep the conversation intimate. A smaller group also makes it easier for everyone to open up and share their thoughts, concerns, and input in an honest and caring environment.

Think about starting small with close family. From there you can reach out to friends, caregivers, and other important people in your life. At the end of the day, it's up to you to decide who will be present. Below are some suggestions:

- Your children
- Partner or spouse
- Siblings
- Parents
- Religious or spiritual leaders
- Close friends
- Doctors
- Funeral directors
- Hospice caregivers
- Attorney



### **When Should It Take Place?**

When it comes to having a conversation about end-of-life arrangements, the sooner the better. A conversation like this will be emotionally tolling, so it's best to have the discussion while you or your loved one are in good physical health. If one's health is declining, it won't help putting off the conversation, as you may end up having to make decisions during a difficult time.

When considering when the conversation will take place, consider what time of day you or your loved ones are feeling at their best. Just don't stress too much about when the conversation should take place. It's better to have the talk when everyone is comfortable and relaxed, as opposed to trying to force the conversation, which can make it even more uncomfortable.

### **Where Should It Take Place?**

Again, the conversation isn't an easy one to have. You'll want to choose a place where everyone is comfortable and relaxed. Choose somewhere meaningful that's filled with memories. It can help spark up conversations and lead to some rich storytelling. Or choose somewhere quiet and peaceful that offers time for reflection. Below are some suggestions to help get you started:

- At the dining room table
- In the family living room
- On a walk at a favorite park or trail
- In a favorite garden
- While visiting another close loved one at the cemetery
- At a church or place of worship
- At a favorite bar or restaurant

Once you've addressed the points above, it's time to start thinking about what to talk about during the conversation.

## WHAT TO DISCUSS

*Let's cover the important things to discuss during the conversation about end-of-life arrangements with a loved one.*

Before going into the conversation with your loved ones, it's important to have an idea — or even a list of goals — of what you'll be discussing. It's a good way to keep things on track and make sure you discuss the important aspects of funeral planning all in one sitting.

To help you get started, we've created a checklist below that touches on some of the important points.

### **Arrangements to Discuss**

- ☐ Creation of will or trust
- ☐ Appoint legal professionals for estate/property planning
- ☐ Discuss finances and how to pay for funeral or cremation services
- ☐ Share account information for utilities, subscription services, and other bills
- ☐ Discuss next of kin and power of attorney
- ☐ Delegate a caregiver for any children or pets at the time of need

### **Funeral Service Ideas to Discuss**

- ☐ **The type of service**
  - ☐ Traditional funeral service with burial and graveside service
  - ☐ Burial with simple graveside service
  - ☐ Memorial service followed by cremation
  - ☐ Memorial service after cremation
  - ☐ Cremation with simple ash scattering service
  - ☐ Direct cremation
  - ☐ Simple funeral service at home or other location followed by burial or cremation



☐ **Other funeral service events**

- ☐ Viewing before burial or cremation
- ☐ Reception after funeral

☐ **Personalization options**

- ☐ Songs to play at funeral service
- ☐ Food/snacks/beverages to be served at reception/service
- ☐ Themes, colors, or special design requests
- ☐ Special locations for a reception or gathering
- ☐ Specific photos or tribute videos
- ☐ Requested readings, poems, or prayers during funeral/memorial service
- ☐ Pallbearers
- ☐ Funeral celebrant or officiator
- ☐ Types of flowers at funeral service
- ☐ Specific charities to donate to

**People to Contact During Time of Need / Notify about Funeral**

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

## *Here are some tips and ideas for getting the conversation started.*

There are no specific rules when it comes to having end-of-life conversations. Remember, everyone's experience will be different. The following tips are meant as a general guideline to help you get started.

### **Tips for Having the Talk**

- Remember the reason for having this kind of conversation. While it's important for a loved one to begin thinking about their funeral wishes, it's also an opportunity to learn more about those you love. You may find yourself hearing new stories, recalling forgotten ones, or learning about hobbies and interests. Ultimately, what makes this experience so special is the insight gained when sharing stories with a loved one, and the deeper connection we feel as a result. Many times, these conversations can create memories that you can treasure for the rest of your life.
- Family heirlooms, old photo albums, family videos, and other keepsakes can be an easy way to spark up a conversation and help recall old memories. This will enhance the conversation and allow you to learn more about your loved one.
- Use open-ended questions. It will help you get detailed answers and avoid brief one-word answers.
- Take notes to help remember important stories or ideas.
- Sometimes a topic or story may come up that you've never heard your loved one share before. Refrain from judging and listen to them with an open mind.

### **Conversation Starters & Prompts**

On the next few pages you'll find some question prompts and conversation starters to help get the most from your conversation. These prompts are designed to encourage thoughtful and detailed responses that can lead to meaningful remembrance ideas as well as help you learn more about a loved one's life story. They are, however, only suggestions — feel free to use your own prompts and ideas as well.





### **Learning Their Life Story**

- What is the story behind your name?
- Did you ever have any nicknames growing up?
- What was your earliest childhood memory? Or your favorite childhood memory?
- How did your parents meet?
- Describe your siblings. What are your favorite memories with them?
- What is our family's background? Are there any cultural traditions that you still practice or remember?
- Who were your heroes growing up?
- What was your childhood like?
- How is life and society different today from back then?
- Where did you go to school?
- Did you participate in any sports or activities?
- What music did you listen to growing up?
- Did you have a favorite teacher or subject in school?
- Did you have any pets growing up?
- What states/countries have you visited?
- Where did you grow up?





- What cities have you lived in?
- Did you take any family vacations as a child? Where to?
- Did you serve in the military or attend college? What led to your decision?
- Who were your best friends growing up? What's your favorite memory with them?
- What was your first high school dance like? Who did you go with?
- Who was your first crush?
- How did you meet your spouse or partner? How did you know they were the one?
- What was your wedding day like? Who all was there? What songs did you dance to?
- What do you remember the most from your wedding?
- What did you want to be when you were growing up?
- When do you feel like you officially became an adult?
- When did you learn you were about to become a parent? How did that feel?
- What was your first job?
- How did you choose your career? What called you to it?
- What major events do you think defined your generation? How did they affect you?
- What was the bravest thing you've ever done?
- What was the happiest moment of your life? The saddest?
- Have you won any awards or honors?
- If you could describe your life with just one word, what would it be?



## **Favorites**

- What is your favorite meal?
- What is your favorite dessert?
- What is your favorite drink or beverage?
- What is your favorite song or type of music?
- What is your favorite color?
- What is your favorite poem?
- What is your favorite movie?
- What is your favorite book?
- What is your favorite outfit?
- What is your favorite sports team?
- What are your favorite hobbies?
- What is your favorite TV show?
- What is your favorite season?
- What is your favorite holiday?
- What is your favorite restaurant?
- What is your most favorite place in the whole world?

## **Life Lessons & Legacy**

- What are you most proud of?
- What is one lesson you would give a soon-to-be married couple?
- What is one lesson you would give soon-to-be parents?
- What's the most important thing you've learned from your career?
- Did you have a mentor in your career or in school? If so, who was it? And what's the most important thing they taught you?
- What are some family traditions that you hope are carried down by your children and grandchildren?
- What are some lessons you would pass down to your children and grandchildren?
- What's the most important lesson you've learned in life?
- How do you want others to remember you?
- What words do you think others would use to describe you?
- If you had to be remembered for three things, what would they be?
- What's the best advice you've ever received?
- What's the best advice you've ever given?

*Now it's time to take what you've learned about a loved one and preserve it forever.*

By capturing the stories told during a conversation with a loved one, you'll not only preserve them for your future generations, but you'll also begin to have a better understanding of your loved one's legacy and how to memorialize them when the time comes.

### **The Benefits of Recording and Sharing Family Stories**

For the elderly, it's important they have the chance to share their stories with their children and grandchildren. Reminiscing about one's life story can boost self-esteem and even combat depression. It also can help improve cognitive and behavioral functions in the elderly, especially when they are given the chance to write down their own stories. It also can lead an elderly loved one to learn new information about themselves and realize the accomplishments they've made throughout their life.

Younger generations also benefit from having the life story of their parents and grandparents shared in a conversation or recorded in some way. When families share their stories with their younger generations, they can pass on important life lessons, such as:

- Lessons on marriage and family
- Lessons on career and education
- Lessons on growing older
- Lessons on spirituality
- Lessons on happiness and success

Simply put, listening to a grandparent's or a parent's story can help us learn more about ourselves.



## **How to Capture a Life Story**

Today it's easier than ever to capture a loved one's life story. Here are both some conventional and creative ways to do so.

### **Traditional Methods**

The simplest way to document a loved one's story is to write it down. Create a family journal or scrapbook where both you and your loved ones contribute. Include letters, photographs, and other mementos to create a historical scrapbook of their life. Once finished, you can create multiple copies for each member of your family to cherish.

Another option to consider is recording oral accounts of your loved one's life story using digital recording devices. That way, you'll have the sound of their story told in their own words forever. [Click here](#) to see some tips for getting started.



## Websites & Apps

It's also easier than ever to capture stories thanks to the endless wave of innovative apps and technology. Below you'll find some cool ways you can capture your whole family's history.

**StoryWorth:** StoryWorth is a unique website that helps a family write their memoir. Every week, StoryWorth sends a family member (it could be your grandmother, mother, father, grandfather, etc.) a weekly question. Then, the chosen family member records their response, which can be shared with the rest of the family. At the end of the year, StoryWorth turns the stories into a keepsake book that can be shared with the family. [Learn more here.](#) \_

**FamilySearch:** FamilySearch is like a digital family tree. The app lets you capture family memories and turn them into digital keepsakes that can be shared with future generations. It also lets you tag people in each photo to help build a visual family tree. Members can then easily search for specific people through the FamilySearch Tree app. [Learn More here.](#)

**StoryCorps:** StoryCorps is a mobile app that lets you record meaningful conversations with another person. It then lets you share that story with the whole world, even documenting the recorded conversation in the Library of Congress. The app also gives advice and tips on the best kind of questions to ask to get the most out of a conversation or interview. [Learn more here.](#)

**iWish:** The iWish app is a digital bucket list app that's focused on creating new memories while your loved ones are still around. The app lets you create your own bucket list and offers inspiration to help you reach your goals. [Learn more here.](#)

**Keep Their Memory Alive:** Keep Their Memory Alive is a special app that lets you treasure the important memories of a loved one after they are gone. The app lets you choose a GPS location of a special place, such as a family home, a favorite park or restaurant, or a beach where ashes were spread. The app creates a special "memorial marker," and when you visit that location, you can see pictures, videos, and read stories about your loved one. [Learn more here.](#)



#### GROUPS, FESTIVALS, AND ORGANIZATIONS

*Traditionally a taboo topic, these groups are helping to change how we discuss death.*

These groups are hoping that by having open discussions about dying with loved ones, we can create more meaningful funeral experiences. Below are just a few of the “death positive” groups, festivals, and organizations helping make a difference.

##### **The Order of the Good Death**

The Order of the Good Death is a worldwide movement that wants to change the way we view death. Per their site, they are a “group of funeral industry professionals, academics, and artists exploring ways to prepare a death phobic culture for their inevitable mortality.” The group hosts events around the year aimed at expanding the death positive movement.

##### **Before I Die Festival**

The Before I Die movement is held in cities across the United States and is continually expanding. The group usually throws a weeklong festival that helps attendees overcome their fear of death, and helps them discuss what they want from a funeral. Events at the festival include Q&As with funeral directors, historical tours of cemeteries, candid end-of-life talks with medical professionals, and more.



### **Death Cafés**

The Death Café is a simple idea. Bring people together in a comfortable setting to discuss an often uncomfortable topic — death. The organization hosts small death cafes across the world. Their objective, as per their site, is to “increase awareness of death with a view to helping people make the most of their (finite) lives.” Learn more about how to host or attend your own by [visiting their site](#).

### **FAMIC’s Have the Talk of a Lifetime**

The [Funeral and Memorial Information Council](#) (FAMIC) is another organization that’s driving discussions about end-of-life options and how we can create more meaningful memorials. One of the ways they are encouraging discussion is through their “Have the Talk” campaign. The purpose of the campaign, [according to their website](#), is to show how “These discussions can help families and friends make important decisions about how they wish to remember and honor the lives of their loved ones through meaningful memorialization and understand the important role that funeral professionals play in the memorialization process.”





## Conclusion

Having end-of-life discussions with those we love can be difficult. But they also are beneficial. When we engage in a conversation about final wishes with a loved one, we not only get the opportunity to craft a more meaningful funeral, but we also get the chance to learn more about them while they are still with us. We learn their life story, who they are, and the lessons they've learned; and in the process we make important memories they will leave behind with us.

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### ABOUT FRAZER CONSULTANTS

*Frazer Consultants is a technology company that helps funeral professionals reimagine the funeral experience for their families.*

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