



Top 5 Mistakes Families Make After a Loss

Simple steps that reduce stress, avoid unnecessary costs, and protect the people you love.

1

Making decisions too fast (under pressure)

The cost: rushed choices, missed details, and regret.

Do instead: write down burial vs cremation, service style, preferred provider, and a budget range — and tell two people where it's kept.

2

Assuming money will be available immediately

The cost: delays and paperwork, plus out-of-pocket costs for loved ones.

Do instead: keep a "final file" with policy info + contacts, and consider dedicated final-expense funding designed for speed and clarity.

3

Not documenting wishes (leading to conflict)

The cost: disagreements and second-guessing at the worst possible time.

Do instead: put preferences in writing and name one point person + a backup.

4

Treating paperwork as "later"

The cost: missed steps and avoidable delays.

Do instead: order multiple certified death certificates, secure home/pets/mail, notify key parties, and let a provider guide logistics.

5

Missing a legal protection for burial funds

The cost: fewer options if long-term care/Medicaid enters the picture.

Do instead: ask how your state treats burial funds and consider a compliant structure earmarked solely for final expenses.

Note: This guide is educational and not legal advice. Rules vary by state and personal situation.

Questions? Call or email — we'll help you understand your options, pressure-free.