

**EMOTIONAL, SOCIAL, FINANCIAL BENEFITS OF PRE-PLANNING FUNERAL
ARRANGEMENTS: A THREE-WEEK TRAINING**

A PROJECT REPORT

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ABSTRACT

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By Tatia Clark

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Life planning for the average American family involves budgeting for essential items and planning against inevitable expenses that cannot be handled at the spur of the moment. In as much as health insurance, end of life care, and estate planning has been increasingly accepted, funeral pre-planning has not. The necessity of such arrangements before death continues to grow, with the American population aging progressively, terminal illnesses becoming more prevalent, and the recent emergence of a global pandemic. Efforts towards improving the awareness and acceptance of this necessary planning element are proving to be better targeted at the growing older generation who has a greater acceptance of the concept of death and preparing for it and more resources to support this plan.

This three-week training about funeral pre-planning will target those who are ages 55 and older as it will introduce the concept of death, the grief process, estate planning, end of life care, health insurance and the financial elements of funeral arrangements including payment options and the financial benefits of pre-planning. Group discussions, role-playing, and presentations will be incorporated to ease participants into the topic of funeral arrangements.

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CHAPTER 1

INTRODUCTION

The universality of death is a rite of passage for individuals across cultures, religious or spiritual beliefs, and value systems. Where death occurs, a funeral service usually follows. Funeral services serve different roles, depending on the observer's perspective. In some societies, funerals help maintain social order, while in others, they support beliefs in spirits and the afterlife. They may also assist in processing grief while providing the opportunity to express personal love, respect, and connections to the deceased (O'Rourke et al., 2011).

In the last century, American society has grown in how it understands the process of dealing with death. There is also a better understanding of how individuals cope with grief after death. Sharma et al. (2019) propose that there are challenges in how society manages and copes with dying, particularly in the social acceptance of the eventuality of death. While the conversation regarding death and funerals has not been accepted as a normalcy, the anxiety associated with such conversations is limiting of the greater accomplishments that are to be made by funeral pre-planning. Although society has improved its understanding and acceptance of death, little has been done to understand the symbolic importance of the funeral (O'Rourke et al., 2011). While people have become accustomed to organizing funerals when a loved one dies, there is little understanding of how an individual can participate in organizing their own funeral.

Funeral pre-planning entails deciding how one would like their own funeral to take place to relieve their loved ones of the burden of having to do it. It involves choosing a funeral director who takes charge when the individual dies. According to Carr and Khodyakov (2007), choosing a funeral director may be overwhelming. Many times, people have not considered this process until it becomes a necessity. A funeral director should support the individual's wishes, be trustworthy and would fall within the person's budget. Furthermore, by taking the requests of the

family at an earlier stage, it becomes possible to have better financial planning- allowing the funeral service to be tailored to specifically match ability and needs (Dennis & Washington, 2018). In this regard, an individual gets the send-off they would like, and reduces the emotional and financial toll from their families following their death.

In pre-planning, individuals get to decide their own funeral arrangements, including the type of service they would want when they die, which honors their individual personality and life experiences (Barve & Bhalerao, 2019). The pre-planning process allows people to reflect on their time on earth through music and other parts of the funeral. Through pre-planning, a person gets to customize the experience and say goodbye in their way; it also takes away the stress from the family since they might not be sure of the individual's wishes. An individual may decide to involve family members in the decision-making process of pre-planning to start the healing process by facilitating acceptance and closure. The pre-planning option has become especially important in the year 2020 due to a pandemic that has affected individuals across the globe.

Background of the Problem

Approximately two-thirds of Americans acknowledge the importance of pre-planning funeral arrangements (National Funeral Directors Association [NFDA], 2017). NFDA is the worldwide source of expertise and professional resources for all facets of funeral service, through education, information, and advocacy. However, many cite various factors that prevent them from planning. These factors include the fact that planning is not a priority or is too costly while others say they have not thought about it (Sheng, Simpson & Siguaw, 2019). Few Americans have opted to take charge of their own death. Pre-planning makes it possible to take advantage of the special benefits that might be available to families. For example, a military veteran may be eligible for benefits from the Veterans Administration based on specific

eligibility criteria. Planning allows families to learn about benefits early to factor them into their plans financially (Fan & Zick, 2004).

Dying is a universal process, and every individual has a story to tell about an experience they have had with the death of another person. Pre-planning of one's funeral can reduce pressure and stress. The pre-planning process also allows one to have the opportunity to decide in detail what should be done during their funeral, including the funeral music and memorial service. Documentation of one's last wishes ensures that their remains are handled according to their preferences. Dennis and Washington (2018) propose that end of life planning allows the community around the individual to be better prepared both psychologically and socially to accept death and the challenges that may result in the loss of a family member. Such planning is also important because it eliminates or minimizes disputes or uncertainties among the family members. Pre-planning removes the guesswork among the survivors, which saves the family financial and emotional strife following the death of one of their relations (Barve & Bhalerao, 2019). The family members might not know what to do next when a loved one dies. When people pre-plan, the path is clear for all to follow.

The most significant benefit of pre-planning is the financial aspect, which could be overwhelming to family members. The financial implications of pre-planning arrangements cannot be underestimated, considering the costs of a funeral without a plan. The pre-planning process allows individuals to set a budget and communicate what services they want included in their funeral (Fan & Zick, 2004). Due to the emotional impacts of death, family members strive to give the departed a befitting send-off (Fan & Zick, 2004). The strong emotions tied to the grief process cause families to spend more than they should on a funeral. Prior planning helps eliminate and minimize overspending on a funeral. Advance payment enables one to make small

monthly payments, which are less stressful to them and their families (Barve & Bhalerao, 2019). Pre-planning also shields the planners from the negative impacts of inflation. The casket, the service, and other funeral merchandise are usually costly when one purchases them when death occurs. Pre-planning is in line with the Federal Trade Commission (FTC) funeral rule because it allows consumers to compare prices of the services, products, and even funeral homes to use (FTC, 2020).

Statement of the Problem

Approximately two-thirds of Americans acknowledge the importance of pre-planning arrangements (National Funeral Directors Association [NFDA], 2017). However, many still cite various factors that prevent them from planning. Funeral services involve significant financial costs, which necessitate planning. At the same time, there is not much literature about people who engage in pre-planning of their funeral, including those who pre-pay the full amount for their funeral to save the survivors from any expense (AARP, 2015). Studies have shown that the disclosure of costs could help more people to arrange early. Most people do not even know that funeral companies are obligated to disclose all relevant information to them. When individuals must seek funeral services and products urgently, they are vulnerable to exploitation. Thus, early planning gives consumers more power to bargain for services and products (FTC, 2018).

Pre-planning mainly focuses on ensuring that people are not left with a burden when sending off their loved ones (Sheng, et al., 2019). Planning one's final days is a difficult process but offers an invaluable gift to loved ones. The discussions involved in pre-planning can be among the richest and most intimate that family and friends can share. Scholars such as Kemp and Kopp (2011) and O'Rourke, Spitzberg, and Hannawa, (2011), found meaningful conversations about end-of-life choices lead to fewer feelings of guilt and depression among

survivors, as they have an easier grieving process. These scholars also present the concept that being economically vulnerable before the event of an unplanned funeral increases the risk of monetary strife following the death of a family member.

Such research, for example, shows that widowers and widows experience more significant economic vulnerability than married couples of similar ages. Choudhury (1997) found that 18 percent of widowed women aged 65 and older lived in poverty, while only 4.5 percent of married women of the same age group were poor. When an employed spouse dies, the surviving partner loses their labor earnings, while when a retired spouse dies, the surviving partner may lose their private pension income. Moreover, if the couple was drawing from Social Security at the time of death, the benefits will be significantly reduced (O'Rourke, et al., 2011). If the couple were drawing down on assets or had gone into debt financing, it would reduce the surviving partner's economic well-being. Despite this, there is little evidence to suggest that many Americans are considering pre-planning arrangements to ease surviving partners of financial burden that comes with funeral arrangements.

The COVID-19 pandemic has significantly changed how people wish to say goodbye to and memorialize their loved ones. Due to the limited contact permitted by health directives and guidelines, funeral arrangements have to be tailored differently to adopt the guidelines in place. For instance, the pandemic may increase preference of cremation a most preferred option, as opposed to open casket funerals. Furthermore, the influence on the pandemic to funeral planning has changed the role of funeral directors – making them an important element of the overall response to increased deaths that have been seen during this crisis. The funeral industry has grown because of the pandemic, with families preferring to engage directors to address their

planning needs on a more independent level. Now people must plan for their loved one's funeral arrangements because the death rate has increased significantly worldwide.

Regarding each of the factors presented, there is a serious need to ensure that individuals understand that it is positive to plan for their own funeral. The information provided in the training that will be developed for this project will empower participants with knowledge on what to do and how to inform responsible parties involved in their pre-planning. They also need to know the significance of pre-planning both for them and their survivors. This training will focus on explaining the benefits of pre-planning to convince participants why they need to engage in pre-planning of their funeral arrangements, however difficult the conversation.

Purpose of the Project

The purpose of this project is to create a three-week training consisting of weekly sessions, twice a week at two hours in duration about the value of pre-planning for final arrangements for the participant. Total hours of completion would be sixteen hours. The last class of Week Three, Day Two will have the duration of four hours only to accommodate pre-scheduled personal appointments with the mobile public notary. The pre-scheduled appointments will allow the participant to obtain specific forms that need to be notarized by having the convenience of a public notary present. Additionally, if participant is absent from a class, they must complete all activity sessions/assignments and must demonstrate to the facilitator what they learned by taking a "Test Your Knowledge" quiz. The goal of having this option is to deter the student missing class unless there is an emergent situation. It is important to take that death is imminent and it does not give anyone of us calendar date as to when death takes place. Therefore, it is important to attend all classes because at the end of the workshop,

the intent is for the participant to have developed the framework for a pre-plan if not a fully completed pre-plan that they can have in their possession.

This directed project could be used to educate participants of all ages as there is no time limit on death. The target audience for this training are adults age 55 and older, as it will use adult learning theories of andragogy and transformative learning theories. The goals of the training are to: (1) Provide participants with basic, introductory knowledge on pre-planning for final arrangements, and (2) Create informative and interactive exercises to empower participants to make informed decisions, understand the value of pre-planning ahead of time, and create a framework that can be discussed with family or responsible party to ultimately assist with finalizing their arrangements. The facilitator will undergo a three-week training, attending twice a week, four hours for each training session. The facilitator would have attended a total of 12 hours of training. This will give a total of six weeks of training for both the facilitator and participant.

Importance of the Project

The topic of death and dying remains a very uncomfortable one for most individuals and families (Woo et al., 2006). People have different experiences of death in their families and different beliefs on what death is and its role, some of which are dictated by cultural and religious beliefs (Woo et al., 2006). It is common to all that dying, and death are a significant part of their journey. It has become clear that pre-planning could be one of the biggest gifts that an individual can give to their loved ones.

When done properly, pre-planning can remove a significant burden for loved ones that are left behind. In this regard, this project focuses on encouraging, teaching, and empowering people (especially older adults) to make plans early for their funeral services. Training exercises

will address how the plan can be discussed with their spouse or family to increase compassion and improve receipt of the information without interference or persuasion. When people understand that it is not wrong to speak about death and plan for it, they are more likely to engage in pre-planning their funerals (Woo et al., 2006). Therefore, this project focuses on helping participants to understand that dying and death is a normal part of life. A discussion concerning dying and death is not dreadful, and it should not be considered a means of attracting death or doom.

When participants are pre-planning for their funeral arrangements, they influence others to start thinking of planning. Moreover, when participants have adequate information on why they should engage in the pre-planning of their funeral, they are likely to start thinking of taking necessary small steps to make the event less burdensome to their families. When people understand that pre-planning could ensure dignity, peace, and security, they may start planning for the end-of-life event. Changing participants' attitudes and beliefs would be a significant step towards ensuring that they will plan their funerals.

The training will empower participants to understand the best ways of reducing the costs involved in funeral arrangements. Consumers can seek services and products from people who are willing to engage them further and show them how pre-planning is crucial. Providers of the related services and products should have all the details that the consumers need during such inquiries. Service and product providers who have intentions of exploiting consumers have no chance of exploiting the most informed consumers who understand the benefits of planning in advance.

It is intended that the training developed in this project could be utilized by education and learning institutions. It uses both experiential and didactic methodological approaches. The

didactic approach focuses on the use of presentations and lectures for improving knowledge among the participants. The experiential approach involves active participation and contribution from the participants to gauge their feelings and knowledge about the topic of discussion. It involves participants sharing their experiences with others and engaging in other stimulating exercises to encourage all contributions.

Introduction to the Program Being Developed

Training consumers on the necessity and value of pre-planning for funeral arrangements should ideally be based on the existing structures targeted at older adults. Following the illustration of an absence of such training opportunities, the program must integrate into pre-existing and accepted platforms. These commonly include geriatric care programs and succession planning for the aging, particularly since these elements tie in with funeral pre-planning. Furthermore, the structure of the training must be similar to the other classes for end-of-life care and health insurance. Overall, the training is intended to introduce the concept of pre-planning, demonstrate its importance as a financial decision, and present its advantages.

Operational Definitions

Andragogy: Adult Learning Theory, is a theory developed by Malcolm Knowles that is based on a self-directed, independent learning method for adults. This theory asserts that learning programs must support the notion that adults are self-driven and take responsibility for decisions (Greene & Larsen, 2018).

Assisted Living: A facility that offers personal and medical support for aging adults within a home-like environment, while prioritizing the independence of these clients (Chernbumroong, Cang, Atkins, & Yu, 2013).

End-of-Life Care: Support for patients who are nearing death due to increased age, terminal illness or injury. It commonly includes support on a social, emotional, and spiritual level in preparation for death (Dennis & Washington, 2018)

Federal Trade Consumer Funeral Rule (FTC Funeral Rule): enforced by the Federal Trade Commission (FTC), which makes it possible for the consumer to choose only those goods and services they want or need and to pay only for those they select, whether they are making arrangements when a death occurs or in advance. The Rule allows the consumer to compare prices among funeral homes and makes it possible for them to select the funeral arrangements they want at the home they use. [The Rule does not apply to third-party sellers, such as casket and monument dealers, or to cemeteries that lack an on-site funeral home] (NFDA, 2020).

Funeral: a ceremony that takes place upon one's death to mark their burial or cremation.

National Funeral Directors Association (NFDA): it is the worldwide source of expertise and professional resources for all facets of funeral service. Through education, information and advocacy, NFDA is dedicated to supporting members in their mission to provide families with meaningful end-of-life services at the highest levels of excellence and integrity (NFDA, 2020).

Pre-planning: an arrangement that an individual makes before their death involving planning the nature of the funeral they want (Valentine & Woodthorpe, 2014).

Transformative learning theory: learning that changes the way individuals think about themselves and their world, and that involves a shift of consciousness (Mezirow, 2003).

Assumptions

The following assumptions will be made in the development of this training:

1. The communities being educated have had no interaction with funeral pre-planning training.

2. Individuals are interested in preventing financial unpreparedness for themselves and their families in the possibility of a member's death.
3. The trainees have experienced the death of an individual in their community and have observed some consequences of inadequate pre-planning.
4. Individuals may be interested in more than funeral preparations with options such as end-of-life care and insurance being offered as add-ons.

Summary

The chapter introduces the topic of pre-planning and its importance. It also highlights how many people still fail to pre-plan despite the importance of doing so. Pre-planning could save families and friends from stress and pressures associated with planning funerals. More could be done to ensure that survivors are not subjected to stressful funeral events. It is crucial to develop a training about pre-planning for a funeral and how it will benefit the participants.

CHAPTER 2

LITERATURE REVIEW

The purpose of this project is to create a training about the value of pre-planning for final arrangements. This directed project could be used to educate all ages. However, the target audience for this training are adults age 55 and older. Using adult learning theories of andragogy and transformative learning theory, the training will: (1) provide participants with basic knowledge on pre-planning for final arrangements, and (2) create informative and interactive exercises to empower participants to make informed decisions, understand the value of pre-planning ahead of time, and ultimately finalize funeral arrangements. This chapter discusses the increasing older adult population in the United States, those who are engaged in pre-planning, the significance of pre-planning, and pre-planning components.

The Increasing Older Adult Population in the United States

The American population is increasingly aging, with demographic shifts pointing towards a larger percentage of older people as compared to past decades. The current growth of the population in the older age groups is driven largely by the generation of persons above 55-73 years old, which is part of the Baby Boom generation, those born between 1946 and 1964 (Johnson, Jr. & Parnell, 2017). It is estimated that Baby Boomers will lose their lives between 2024 and 2042, at which time they will have reached the life expectancy age of 78 years. An aging society introduces challenges to the management of health, social safety, and home care services.

Ultimately, the challenge of death and funeral arrangements emerges with a large part of the older population approaching the United States life expectancy in larger numbers. Pre-planning for funeral arrangements has not been adopted in similarly increasing numbers, which

builds on the concern that society will be exposed to increasingly limited financial preparedness for the families involved (Barve & Bhalerao, 2019). With the growing numbers of aged persons in different communities, the financial impact of the death of their family members is gradually emerging. Projections from the United States Census (2010) shows that the growing number of persons who reached the age of 65 in 2019 allow projections for a similarly scaled growth of persons reaching life expectancy in the next decade. As such, funeral expenses and planning will continue to be important.

Within American society, the process of facing and dealing with death is not systemized and planned out, even for death that occurs in old age. Challenges due to an aging society mostly involve the additional costs of sustaining the health of older adults and ensuring comfort in retirement (Johnson, Jr. & Parnell, 2017). Beyond these concerns, planning for the possibility of death as members of the community age do not emerge as part of the discussion beyond healthy aging. Regarding the Baby Boom generation's planning for their retirement, it is important to recognize that their consumer purchasing power is enormous compared to other later generations (Johnson, Jr. & Parnell, 2017). While these resources may be allocated to comfortable living and exploring private interests as they age, pre-planning for funeral arrangements may be necessary as an element of financial preparations.

Who Engages in Pre-Planning?

Most people actively participate in the funeral arrangements of their friends or family members. Most people never take time to plan for their own funerals in advance, leaving the work and burden to their survivors (Fortner & Neimeyer, 1999). People with good coping abilities are much more likely to pre-plan their funerals. They attend funerals more frequently, visit friends and relatives in hospitals, and plan for their own funerals. People tend to accept

death as inevitable as they get older, leading to lower anxiety levels among older adults (Sharma et al., 2019). The death of a loved one, especially a breadwinner, could be a heavy blow to a family. The deceased is missing from the decision-making process, yet they might have been the primary decision-maker in that family.

Different strategies among the remaining family members could cause conflict and tension during such times (Sheng, Simpson, and Siguwaw, 2019). Demonstrate that the consequences of limited planning could force the family members to plan their own funerals in advance to avoid exposing their families and friends to such tensions and conflicts. In practice, such limited preparedness and planning worsens the financial, emotional, and psychological toll on a family, and worsens the grieving process overall. Studies have established that middle-income earners are more likely to engage in pre-planning than other segments of the population (Choi-Allum, 2007). High-income earners avoid such prior purchases because they have the financial capacity to fund funeral arrangements whenever death happens without feeling many constraints. They might also fail to purchase cemetery plots because they could move to different places and are unsure where their final resting place should be. Females are more likely than males to pre-plan for their own funerals (Choi-Allum, 2007).

Significance of Pre-Planning

There are significant efforts by various organizations to encourage people to engage in early funeral planning. Services and products related to funeral arrangements can be expensive, which could be stressful for family members. These products could be the most expensive purchases that some people make in their lives. Lack of prior planning can expose people to exploitation because they have to make the decisions within a short time frame, and the sellers understand that the purchase must be made (FTC, 2018). Therefore, pre-planning is important

because it reduces stress, provides some peace, and preserves one's family's dignity when one dies.

Components of Pre-Planning

Funeral companies have established new programs where individuals have the chance to plan for their final arrangements in advance while they are still alive. These companies encourage consumers to organize their own funerals and control what will happen in their funerals even though they will not be around to witness them (Xie, 2012). Funeral pre-planning is categorized as pre-need services or goods because the consumer purchases it for later use. Within the process of pre-planning, the clients and their families are engaged in an evaluative process that attempts to customize the funeral plan to their financial ability, preference of ceremony structure, size of even planning, means of burial and even choices regarding estate planning. The goal of the process is to combine all components of a funeral plan and offer the choice to a client and their family to make choices before this time.

Each of these components have to be defined at the pre-planning stage with the help of the relevant professionals, such as an attorney for executing wills, a funeral planner, a close family member and the client. From the discussion of the overall pre-planning structure, the client may then be taken through specific details of how they would like their sendoff to be, and they are presented with options. For instance, an open casket may be discussed as opposed to having a cremation ceremony, the preferred last-rites process, location of the funeral service, who they would like to be present for the ceremony and they even get to choose the music they would like played during the sendoff. Overall, pre-planning involves the presentation of options for the client, the definition of a budget based off the projections and finally the drafting of a funeral plan tailored to match the preferences expressed by the client.

Knowledge of Pre-Planning

The practice of funeral planning is not freely discussed, even in contemporary society, which means that pre-planning knowledge is not freely exchanged. Services offering such information have made it readily available on their media platforms, easing access to interested clients. The development of an information dissemination system may necessitate the inclusion of such information in a structured training. Among native communities, for example, the perception of death is more positive, particularly regarding its value in passing over into the spiritual life. In this regard, Dennis and Washington (2018, p. 305) demonstrate that the openness to funeral and burial planning, coupled with “the desire for peaceful death,” contribute to their acknowledgment of these services. As such, knowledge of pre-planning within such communities exists on an awareness level in as much as the services have not penetrated society as a whole. In this regard, the knowledge commonly involves studying end-of-life care and evaluating funeral services before the event of death (Utami et al., 2017). However, it is important to note that the acceptance of funeral pre-planning packages as a service is not as common. In practicality, the communities that accept death and its implications are more open to discussing it within families and planning without necessarily involving external actors until the event of death.

Lack of Resources and the Need for an Awareness Training

Changing aspects of society necessitate the adaptation of the practices that people must make in their ways of life, financial planning, and resource utilization. Currently, Americans are increasingly becoming aware of the need for financial planning into old age and even after death. Barve and Bhalerao (2019) propose that the importance of pre-planning arrangements is slowly becoming accepted to offset the financial costs of geriatric care and funeral arrangements. In this

regard, the interest of the older generations in protecting their families using their greater spending power is informing changing decisions. The uptake of this change is overdue because the challenges that result from aging society, the advent of the COVID-19 pandemic, and the prevalence of terminal illnesses in parts of the population are resulting in deaths without pre-planned funeral arrangements (Utami et al., 2017). While the existence of the services may be limited, the awareness of American society of the necessity of such services is wanting, and there is a need for awareness on the matter.

As a challenge to the family dynamic, the financial impact of unplanned funeral expenses brings to light the lack of resources for such expenditures in American society. From the comparison by Johnson Jr. and Parnell (2017) of the difference in spending power between the Baby Boom and Millennial generations, the resource question emerges. With a greater ability to perform long-term financial planning decisions, the older population is better placed to budget for geriatric care, medical expenses, and funeral pre-planning (Utami et al., 2017). In practice, this exists as a challenge because the families of these individuals are responsible for older adults. The availability of resources limits their ability to spend adequately on each of these eventualities. For instance, in the event of death, the absence of pre-planned finances limits the ability of these families to give their loved ones the ideal send-off. Overall, the matters of awareness and financial preparedness for both the older adult and their families need to be better appreciated in society. Awareness training about the importance and process of pre-planning for one's funeral is clearly needed and the focus of this project.

Theoretical Framework

This training will be designed for adult participants, which involves imparting new knowledge to adults to achieve positive behavioral and attitude changes. Adult education can be

in the form of an apprenticeship, trade school, or even in a higher education setting. Adult education can also be for those who simply need to acquire new skills or knowledge concerning any topic. Effective teaching of adults requires the use of certain techniques because their learning is mainly goal oriented. Adults could also have different learning styles and difficulties that are not common with young learners.

A training geared to adults and specifically older adults should address potential barriers, such as lack of time among potential participants, self-doubt, financial barriers, contradiction, and lack of support. These difficulties can be best addressed through the utilization of adult learning theories. In this project, transformative learning and andragogy are the most suitable. Malcolm Knowles (an American adult educator known for the development and adoption of andragogy) who viewed adult education as the science, developed the theory of andragogy and the art of helping adults learn. The theory informs the training development as it explains that adults learn best when they know why they need to learn. It also recognizes that adults learn best when they have the internal motivation and know how the new information will help them. The theory also recognizes adults as self-directed in learning and more willing to learn if they control the learning journey. According to Knowles (1984), there are four principles that are applied to adult learning:

1. Adults need to be involved in the planning and evaluation of their instruction.
2. Experience (including mistakes) provides the basis for learning activities.
3. Adults are most interested in learning subjects that have immediate relevance to their job or personal life.
4. Adult learning is problem-centered rather than content-oriented (Kearsley, 2010).

Taking advantage of these notions will allow the program to adapt to different communities, and empower the adults involved in the learning process. Through engagement in a practical and relevant topic, the structure of the program is intended to associate the understanding of life and death and apply it to the lives of these individuals. For instance, training on financial planning as a measure of preparedness allows the individual to appreciate the teachings of funeral pre-planning since they are already aware of the practicality of financial budgeting. As Knowles (1984) theorized, adults appreciating experiences that they have experienced or have knowledge of allows them to grasp concepts better and apply them onto a practical scene that they already conceptualized. Similarly, the program is centered around addressing the problem of funerals causing financial, psychological, and emotional strife amongst families and with the teaching being problem centered, it will resonate with the target audience.

Educators teaching adult learners need to know the concepts of the adult learning theory and be able to incorporate them into their teaching style. Educators need to become “*facilitators*” of adult education, helping the adult learner to set and achieve goals and guide them in choosing the subjects and courses needed to fulfill these goals. They need to keep in mind that the adult learner needs to know why the course is important to their learning and life situation. The adult learner brings into the continuing educational arena a rich array of experiences that will affect the learning styles and assimilation of knowledge. Adult learners need to be able to apply the knowledge into their life situations.

Jack Mezirow, who made a significant contribution to continuing and adult education, developed transformative learning (Mezirow, 2003). It focuses on changing thinking among learners. In this case, the goal would be to change the thinking among the learners regarding death. From the indication of death anxiety (Russac et al., 2007; Sharma et al., 2019), it is

arguable that the perception of deaths and funerals is associated with taboo, fear and faith, which has consequences on the perception of discussions of death. In this regard, it is necessary to offer differing ideologies that will allow these persons to change their thinking and stop perceiving these discussions as a taboo or something that invites evil. The project will include situations and dilemmas to challenge the principles and assumptions among learners concerning the pre-planning of funeral arrangements.

There is a high probability that the learners' assumptions concerning the topic of discussion would change depending on the information or knowledge gained from the training. It is expected that adult learners would engage their critical thinking to explore their underlying assumptions and beliefs. The process helps them have a good understanding of themselves and reality. The challenges and the resulting discussions help in expanding understanding among the learners. Lastly, the learners would also find the discussions of great interest once they have understood that they are aligned with reality.

Summary

This chapter focuses on discussing various works of literature available on the topic of pre-planning. Pre-planning is an arrangement that an individual makes before their death involving planning the nature of the funeral they want, and the components involved in the process. There is evidence about the significance of pre-planning for one's funeral in advance and the importance of pre-planning. Therefore, individuals should be encouraged to pre-plan their funeral arrangements in advance. Each of these factors is relevant to the significance of pre-planning both as a financial decision and as an opportunity to reduce the anguish that comes with grief in the event of a family member's death. From a theoretical perspective, the interest in pre-planning exists in society, but the lack of accessibility and availability of helpful information

about pre-planning, and willingness to discuss these matters openly discourage participants (Barve & Bhalerao, 2019). Therefore, the goal of this project is the development of a training about funeral pre-planning. Transformative learning and the andragogy theory are the main theoretical frameworks that will guide areas to focus on to achieve positive results when addressing older adults as learners.

CHAPTER 3

METHODS

The purpose of this project is to create a training on the value of pre-planning for final arrangements. This directed project could be used to educate all ages. However, the target audience for this training is adults age 55 and older. Using adult learning theories of andragogy and transformative learning theory, the training will: (1) provide participants with basic knowledge on pre-planning for final arrangements, and (2) create informative and interactive exercises to empower participants to make informed decisions, understand the value of pre-planning ahead of time, and ultimately finalize funeral arrangements. This chapter presents the target population, sample selection, program design, program outline, procedures and project developer's roles and qualifications.

Population, Sample Selection, and Social Context

While the program is targeted for older adults in the United States, it intends to offer information for an expanding group of older adults of various backgrounds. Within the community, these are often retirees, persons with few younger dependents, and those who are also considering other forms of insurance, geriatric care, or pre-planned funeral arrangements. Such participants are of mixed gender, socio-economic background, and a combination of ethnicities, as demonstrated by the demographic review of the aging American population.

Program Design

Knowledge about pre-planning for funeral arrangements is limited among older adults in the United States. Developing the concept must address the current inaccessibility of these services due to the inadequacy of information in the public sphere. Within the targeted demographic group, adult learning methods must be integrated. The training aims to meet the interests and learning predispositions of participants by using effective communication. From the

scholarly evidence, each of the demographic trends that indicate the eventuality of death must be considered, including the aging population, the current global pandemic, and the rise of terminal illnesses (Dennis & Washington, 2018). In this regard, teaching methods, the inclusion of virtual training platforms, and materials sensitive to the needs of older learners will be included in the training. Within the training and delivery of content, Microsoft PowerPoint will be used to generate appealing graphics and presentation to the trainees, both in physical engagements and virtual meetings over the internet. This approach is intended to capture the interests of the adult learners, using graphics to retain attention and ensure participation in discussions thereafter. Lastly, the learning environment will be simplified to ease the training process.

Facilitators will undergo a three-week training program before they commence on the delivery of information to participants. The main program will run for three weeks for the participants, during which they will learn introductory material about pre-planning funerals, and they initiate the conversation about death. In this regard, the preparatory activities will include facilitator training, preparation of Microsoft PowerPoint presentation materials, discussion of options in training, development of both physical meeting platforms and virtual ones over the internet. Each of these elements will be integrated into the initial three-week facilitator training, during which they will familiarize themselves with the usage of the presentation content, the virtual meeting platforms, and the adult learning theory in use.

The facilitator training will consist of 12 hours of learning material prior to delivering the training to the participants so that they are knowledgeable and can facilitate the training effectively. From the training guidelines, the objectives, and the timeline, a training manual will form the basis of the engagement of target participants in this training, who are older learners. As such, the handbook is to be explicitly used by gerontologists, associated interdisciplinary

educators, or those who work directly with older adults in the field of aging. The training is to be used as a resource for enhancing techniques and skills needed to keep participants informed, energized, attentive and engaged and, as a result, inspired to complete the framework of the pre-plan for funeral arrangements while they are alive.

Within the training of the participants, the use of virtual meeting platforms online will be presented as an option, alongside physical training sessions at specific centers such as assisted living facilities and senior centers. During the 3-week program for participants, additional materials will be drafted for the last stage of documentation and signing of paperwork by a notary for participants who completed the program. Paperwork regarding estate and financial planning will also be completed but will only be shared during the last session with those who completed the program. During the physical meetings, the hard-copy documents may be handed out to the interested parties. Participants in the virtual program will receive emailed documents. Participants will consider concepts and attitudes about death within U.S. society. Following this, the participants will evaluate of available pre-planning and funeral services, demonstrating the planning, costs, decision making, and participant roles in pre-planning a funeral. Following the formulation of paperwork, the program's last phase involves the role playing and staging of the service that the client may be interested in. From this, it would be possible to request final development of the funeral arrangements, including documenting their life and notarizing documents. Notarization service will be available to these clients, from which mailing the documents will be easy to facilitate the process of such individual participant.

Participant Program Outline

The course will take place two days a week for two hours each class, with the exception of the session on Week Three, Day Two, which will extend to four hours to accommodate

individual scheduled appointments with the mobile public notary. Therefore, the class will be a total of sixteen hours.

Week One – Introduction and Pitching of Pre-Planning as a Concept

Topics Covered: Introduction, Pre-Evaluation survey, Basic knowledge of death, What is Pre-Planning? Benefits of Pre-planning, Attitudes about death, Perceptions about death, Death anxiety, Conversations about death with family or responsible party, and developing a plan on the funeral pre-planning discussions to have with family (e.g., role playing what to say to family or responsible parties regarding planning for one’s end-of-life care, estate planning and funeral pre-planning. Interactive partner activities on how to start a conversation with a spouse, family, or a responsible party). For this activity, the *Death Deck – A Lively Game of Conversations*, Decision making process, and Role Expectations. Interactive activities with one-on-one role playing will be used to deliver these concepts to participants.

Session Activities: Interactive activities will be used to initiate the class, allowing the participants to participate in both group and partner activities which will occur in Zoom breakout rooms. Activities will require the participants to set goals with the help of the facilitators. From the set goals, they will be able review the limitations of their plans, weigh pros and cons, and ultimately, they may plan to discuss their decisions and plans with family or responsible party after they have successfully arrived at a final decision. Further interactive activities will involve group exercises to role play include establishment of the roles of individuals- such as who takes the responsibility of following up on the pre-planning and related tasks when someone has died.

At this stage, the participants will be tasked to evaluate the framework of a personalized pre-plan for their own funeral arrangements. From the exercises, these individuals should be able to review their interests in funeral pre-planning, evaluate their decisions and discuss them

with close friends and family. Following the completion of the introductory pitch, the participants will develop a plan on what to say to their family or responsible party with regard to their pre-planning and other death preparations. For this session, the facilitator will engage participants in interactive activities and role play how to start a conversation with a spouse, family or responsible party. For this activity, the *Death Deck – A Lively Game of Surprising Conversations* by Lisa Pahl and Lori LoCicero and Role-Playing activities will be used to initiate the role play and let the participants develop the conversation with the mock ‘family member’.

Week Two – Costs, Services, Other Options, Military Benefits and Forms (Day 1)

Advance Directives, Living Trusts, Estate Planning, and Financial Planning (Day 2)

Topics Covered: Costs, Traditional funeral/burial and Cremation Options, Transportation fee, Holding fee, Out of the country options, Military Veterans benefits, Social Security Death Benefit (Optional: Detailed discussion on military programs, additional benefits from pre-planning and financial services. This workshop is optional to attend yet encouraged to attend even if not applicable), First Seventy-two hours and Beyond, What to do within the first seventy-two hours of when someone has died.

Session Activities: The participants will be required to evaluate their knowledge on their options, and the facilitators will guide them in pre-selecting options and understanding fees and various services available to them. With an optional discussion on benefits for veterans, the facilitators will also explore the existing alternatives for such funerals and their requirements. Calendar planning exercises will be done by individual participants, during which they will be instructed on making a calendar and understanding what they may request their families to do regarding different financial obligations. In this regard, participants may participate in the Five

Wishes Activity, during which they would better understand how their wishes would be carried out by family

Week Three: Writing, Final Framework and Meet the public notary (Day 1)

Memorial Services and Pre-schedule Appointments with Notary (Day 2)

Topics Covered: Writing own eulogy, Writing own obituary, Writing Goodbye letters to loved ones, Review of local and national community resources, Review final individual pre-plan.

Session Activities: Participants will be required to bring in stationery supplies (paper, cards, envelopes, pens), and use these materials for the final individual pre-planning exercise. Post Evaluation surveys will be carried out on each participant following which personal individual pre-scheduled appointments with a mobile public notary will allow them to notarize any documentation they have prepared. If items need to be notarized, the mobile notary will use DocuSign. DocuSign is an electronic platform in which important documents can be sent and signed securely from any mobile device. Complete the framework or final pre-planning document for the participant. Final development of older adult care strategy, pre-plan for funeral arrangements, family members/responsible parties invited to attend.

Facilitator Program Outline

Two days a week, 2 hours each class (Total: 12 hours).

Week One.

Day One: Andragogy, Transformational Learning Theory, Pre-Evaluation Knowledge survey.

Day Two: Communication methods, preparing instructional materials and training on instructional methods to be used with the participants.

Week Two.

Day One: Funeral pre-planning concepts, training on end-of-life services and the interaction of services with funeral pre-planning. Training on geriatric engagement skills, developing interpersonal skills, and applying these in mock interactive exercises.

Day Two: Training on preparing documentation (death calendars, forms, advance directives, living trusts, estate planning, and financial planning).

Week Three.

Day One: Preparing and hosting mock memorial services, training on activities to be administered to the participants during mock ceremonies. Developing plans on interactive activities such as *Death Deck* (a decision-making conversation game), role playing activities and participative exercises.

Day Two: Post-evaluation Survey.

Implementation Plan

The material for the training will be based on five existing expert reviewer guides that outline the elements of the presentation of lectures, group discussion, awareness of death, dealing with grief, and role-playing sessions outlined below. For the online platform, engagements will be facilitated to simplify the interactions with those limited by physical location and under the guidelines of COVID-19 prevention measures. COVID-19, the infectious respiratory disease, has changed how people interact because it is a contact disease. The protocols put in place to manage the disease mean that individuals with pre-planning arrangements must consider alternatives that require less contact. Once the educational training is created, it will be critiqued by an expert panel guided by a feedback form created by the project developer (Appendix A). The first section of the form will be scored on a 1-5 scale, one being the lowest and signifying "strongly disagree" and five being the highest and signifying "strongly agree". Not applicable is also an

option on the scale if needed. This scale will be used to address content, organization, easily understandable material, creating interest in the topic, delivery pace, and quality of material handouts. The last section of the feedback form will include open-ended questions that address the strengths of the training material, weaknesses, any changes that should be made, and any additional comments regarding the training material. All corrections and changes will be made before presenting this training.

Informational Guides

As mentioned above, five guides will inform the development of this three-week training. They include: (1) The key emphasis of the *Having the Talk* guide is the importance of having conversations with loved ones to collect memories; (2) *The Conversation Starter Kit* is a guide for people to talk about health care in their end days. It equips one with the tools they need to engage loved ones with the conversation about end life in health. Having a talk on health at the end of life can bring one closer to the loved ones; (3) The *Prepare to Care* guide focuses on equipping family caregivers to care for older adults in health and finances; (4) The *Met Life Funeral Planning Guide* shows how, in the event of death, the family does not have to make multiple decisions when they are vulnerable; and (5) The *Honor My Wishes Guide* highlights the need to make prior arrangements for end-of-life care. In the event of illness, which cripples one's ability to decide, a loved one can make that decision. Pre-planning helps one choose who makes such choices and prevents decisions that the sick person would not have approved.

The Conversation Project: A Foundation for the Pre-Planning Workshop

Introduction

To many participants, the concept of pre-planning is foreign, and the discussion centered around funerals and death preparedness is difficult to have due to the sensitivity of the topic of

mortality. Thus, the Conversation Project was initially formed by the organization by the same name, intended to offer a platform for discussion around social perception by both the participants and their families towards the program- as it relates to death and funeral preparedness (The Conversation Project, 2020). As such, initiating the conversation requires the desensitization of these persons, and the preparations geared towards inducting them towards the pre-planning concept. The Conversation Project, therefore, will involve the evaluation of coaches to enable and facilitate these groups, to use resources and guides in ensuring gainful conversation and to moderate the content shared amongst the participants.

Use of Conversation Groups

Conversation groups help people with the desire to engage in a conversation about sensitive issues. In the case of final arrangements, many people still do not have any idea on what they should plan or even if it is even appropriate to think of planning for final arrangements. In this curriculum, conversation groups play a crucial role in helping the targeted groups to engage in the necessary conversation and start thinking of planning for their final arrangements. Once the target groups understand the significance of conversation groups, and how to engage in them, it is much easier to advise them on the steps necessary in ensuring the best planning for the final arrangements. Like other conversation groups, the sessions would involve two phases; making plans to engage in a conversation action period and making reports on how things happened.

Qualifications of a Good Coach

There are no specific qualifications for one to be a coach for a conversation group. However, a coach must be someone who had been involved in a conversation group before. In the case of no prior experience, the coach must be ready to engage in a conversation group.

There are some specific traits that a good coach must have to ensure that he or she is beneficial to the group members. For example, the coach must be a good listener. The coach must be someone the group members can trust. He should be someone who can handle diverse opinions from people and sensitive to their personal experiences. It is also important that the coach should be a good facilitator. In this case, the Conversation Project guide focuses on ensuring the participants have the capacity to develop a comfortable environment to enhance sharing and learning. Good coordination skills are also necessary, which means that people should be guided on how to take initiatives required to ensure the success of the conversation groups.

Your Conversation Starter Kit

According to the Conversation Project, there is great significance in ineffective planning for the conversations. There are necessary steps that must be followed to ensure that the participants are well-prepared to have the conversation. The first step is inviting people to engage in the conversation. The project established that the planning could work well when people are invited in person to attend the conversation groups. The invite must also explain the purpose of the group. All the invited participants must understand the agenda for session one before the meetings begin. They also need to understand the structure of the conversation group and their role.

Project Developer Role and Qualifications

To adequately train and empower the community, a facilitator should employ communication skills, community engagement and demonstrate an overall acuity with the concept of the end of life care, financial planning, insurance, and funeral pre-planning. In this regard, they will be required to deliver the concepts and convincingly demonstrate the need for action among the listeners.

The project developer has over six months of extensive hours of pre-need planning training while being employed by a cremation company who offered at-need and pre-need plans that were available to be purchased by consumers. As an employee, the project developer offered face-to-face seminars at local restaurants as well as phone consultations to purchase plans. The project developer also presented similar trainings as to what is being developed for this directed project at several local senior centers and a hospice company in Orange County, California, and a military U.S. Department of Housing and Urban Development apartment building in Los Angeles County, California.

Summary

This chapter has demonstrated the strategies with which the training will address the challenges related to funeral pre-planning. The training focuses how to empower the consumer knowing they have the knowledge to change their behavior to make informed choices. From the engagement of the facilitators, the program is structured around communication of the pre-planning concept to participants. Taking advantage of adult learning methods, the program has been designed to train both the facilitators and carried onto the participants thereafter. From three-week programs, the learning structure is aimed to encourage a more favorable perception towards discussions about deaths and funerals, an increased appreciation for the need for end-of-life planning, and the eventual adoption of funeral pre-planning services. Delivery of the training has been shared between physical meetings and virtual online ones, where PowerPoint presentations will be used to deliver content to the trainees. At each stage, the trainees will be presented with examples relevant to different life scenarios, and with specific discussions of military veteran cases, geriatric care, terminal illness care and other related aspects, the program will reach out to the target audience. Finally, the process is intended to culminate with the

increased knowledge amongst the participants, and a willingness to enroll in a funeral pre-planning program.

CHAPTER 4

RESULTS

The purpose of this project was to create a workshop on the value of pre-planning for final arrangements. This directed project could very well be used to educate all ages. The target audience for this curriculum is older adults (55+). Using adult learning theories of andragogy and transformative learning theory, the workshop: (1) provides participants with basic knowledge on pre-planning for final arrangements, and (2) creates informative and interactive exercises to empower participants to make informed decisions, understand the value of pre-planning ahead of time, and ultimately finalize their final arrangements. This chapter discusses how the material is presented in the project.

Content of the Curriculum

This training was aimed at the promotion of funeral pre-planning as a service that may be adopted alongside other similar end-of-life planning activities. It involves the development of a program targeted at a specific demographic of older adults who are mostly in need of such services, with the design of the curriculum content intended to be presented in Microsoft PowerPoint format, also compatible with Zoom online meetings when physical presentations are difficult to offer (such as during the COVID-19 pandemic). Furthermore, the training was developed using a perspective of adult learning theory to achieve the intent of the program.

Session 1 (Days One & Two)

Introduction. The presentation introduces the concept of death and shares basic knowledge of death as an event comparable to others like birth or marriage. It then captures the necessity of pre-planning for the responsibilities that a family is tasked with on the death of one of its members. It then follows the individual through the comparison of a planned life in

comparison to an unplanned option- listing the benefits of the program in general. Following the initial pitch, the facilitator will be able to offer an outline of the program, demonstrating the ways participants can explore funeral pre-planning as well as changing their perceptions about death. After breaking the ice, the facilitator will conduct a pre-evaluation survey to gauge participants' receptiveness towards funeral pre-planning and the idea of a training about the topic.

End-of-Life Planning & Funeral Pre-Planning. Concepts surrounding planning around death as a family will be described. Different elements of organizing finances and resources around one's life will be discussed, with a presentation of funeral plans as a section of life planning. A discussion of the benefits of pre-planning for the family will be conducted related to personal preferences for final rites, financial stability, estate planning and peace of mind.

Perceptions of Death. The discussion of death will be presented as a life event, that is both an attainment for the elderly, and an eventuality for families to accept and deal with in advance. Discussion of social perceptions of death will demystify what happens to one after their passing, including the use of basic observation regarding how families respond, and the role of the community after the death of a member. In addition, the challenge of death anxiety will be countered with a discussion of the fears that some people have, with different options for comfort being offered including spirituality, acceptance, and inevitability. Lastly, the perceptions of deaths for the participants' families will be discussed in an interactive session moderated by the facilitator.

Expectations. The participants will be exposed to the benefits resulting from overall planning, including estate planning, writing wills and acquiring funeral pre-planning services. Their expectations will be explored to ensure that the pre-planning concept, its results and limitations are understood. The presentation also includes a question-and-answer section that

allows clarifications to be made by the facilitator in regards to questions that the participants may have regarding the process.

Session 2 (Days Three & Four)

Costs, Services and Benefits. The presentation captures the comparative cost breakdown of the traditional burial options that a family has to incur following the death of a member and compares it to the pre-planning option. This comparison also shows the differences in the services received from the alternatives available to the family demonstrating the differences and benefits of each. From the breakdown of the costs and services, other options involved in pre-planning will be showcased and discussed. Participants will carry out a self-evaluation based on the presentation with the facilitator describing each element of the checklist, and the results will be explained, allowing the participants to compare fees and options available. An alternative session will continue for those eligible for military benefits.

First Seventy-Two Hours and Beyond. The responsibility of the family immediately following the death of a member is demonstrated in a presentation of a timeline breakdown. As the family is tasked with various responsibilities, such as approval of the storage of the body, its intended burial method and final rites, which have to be decided and communicated. Within the pre-planned service discussion, the facilitator will demonstrate how a funeral service will carry this out from the template offered by the deceased before their passing. Furthermore, the presentation will allow for questions regarding how a funeral service will be required to inform the responsible party of their activities and participants will be shown how their wishes would be carried out by family and a funeral service. In addition, the financial obligations will be shown in detail, showing spending immediately following the death up to 72 hours and a comparison between the pre-planned and unplanned alternatives will be shown.

Final Wishes. The presentation will shift into an interactive session, where the participants will carry out the Five Wishes Activity, which involves identifying their most important requirements of their families. From the 72-hour discussion, the wishes will be presented as responses to the events explained, and each participant may name specific requests they would like their families to honor with the help of a funeral service.

Session 3 (Days Five & Six)

Memorial Services, Writing Assignments, Final Paperwork and Public Notary. The presentation will guide the participants to develop their own custom funeral service templates for their eulogy, obituary and goodbye letters to their loved ones as a part of an interactive exercise. With the help of the facilitator, participants will review their own individual pre-plan and, from this, create a platform for their families to contribute to how they would want the final rites to be conducted. With their own stationary, the participants will develop their materials and use it to contribute to their final documentation process if they wish to go through with the pre-planning process.

Post-Program Evaluation Survey. Following the successful completion of the exercises and sharing of information, the facilitators will engage the participants in a question-and-answer session during which feedback on the program will be shared. A discussion will also focus on the relevance of the program to improving the acceptance of end-of-life planning and funeral pre-planning in the community.

Pre-scheduled Appointments with Notary. Participants who have completed the process and are interested in developing notarized documents will be facilitated in doing so. For participants joining in via the online Zoom platform, a mobile notary will use DocuSign to securely share and sign documents via mobile devices. This stage marks the completion of the

final pre-planning process with the formal documentation being completed-and the development of older care strategy, involvement of family and responsible members, and the completion of the pre-plan for funeral arrangements.

Feedback from the Expert Review Panel

In checking the relevance of the program regarding its applicability to the target community, expert reviewers offered insights on the curriculum and the program overall. These experts were selected from the overall geriatric healthcare and end-of-life care fields, with funeral planners also consulted for their input. For transparency and anonymity, each of these three experts were given a survey containing both open and closed-ended questions. The reviewers were allowed to examine the program, its curriculum basis, and the timelines and methods of delivering the training to be used in the program (see Appendix A for the feedback form from expert panelists). The reviewers were asked to rate the materials on a Likert-scale and provide input in the open-ended section at the end of the survey. The Likert-scale questions asked the reviewers to assess twelve aspects of the program from assessing the course objectives, to clarity of assignments, to the structure of the worksheets. The open-ended questions asked the reviewers to share what they liked the most about the curriculum, and what suggestions they have for improving the program. The author of this project tabulated the findings to find ways to improve the curriculum.

In responding to the information presented within the training materials, reviewers responded positively to the introduction to the topic of death to the older adults as a platform for initiating discussion. To questions A, B and C regarding the value of the PowerPoint slides, their content and the additional training material, the reviewers responded positively, giving an average score of 5.0, 4.89 and 4.89 respectively across all the presentations from the entire

session and its formatting. The first reviewer appreciated the approach to introducing the context, stating that *“The information was spot on for the topic of death.”* The additional training material averaged a score of 4.89/5. Furthermore, their open-ended responses showed appreciation for the inclusion of veteran benefits, with the military burial showing great receptivity.

Furthermore, regarding the use of assignments and learning exercises in questions D and E, there was a positive response with the third reviewer remarking that *“discussion seems to be very helpful for older adults to understand.”* In addition, the course material aimed at educating the older adults on the topic of death and pre planning also got approval, with Prompt F averaging 5.0. From the interpretation of the structure of the veteran benefits concept, one reviewer observed that *“the details of the military burial were key to this presentation and helpful.”* Also, the need for ensuring the value of pre-planning as a life option was appreciated, and it was listed as a central necessity of the training process and that the material was adequate in its delivery. In this regard, question G averaged a score of 4.89. However, one reviewer perceived the material to be limited, and offered additional clarification in the open-ended questions, indicating the need for clearer directives on what choices the participants would have later on in the training in choosing their planning options. This feedback also applied to the questions regarding the clarity of the assignments and active learning exercises. In as much as these questions (F&G) scored highly, the recommendation on clarity is still relevant to their implementation by the facilitators.

For question H regarding the recommendation of the training, the feedback on whether the experts would recommend the material for training to gerontologists and associated interdisciplinary educators was positive. This was also backed by last reviewer noting the *“important checklists that the participants can learn about (work on) in the training and then*

take away to use.” Similarly, focused on the presentation of the printed materials, additional references and the overall structure of the curriculum received positive responses. The feedback questions were structured around the material to be used in the presentation. Questions I, J and K focused on the clarity of the objectives of the material and the presentation of the training content to which the average scores were 4.94, 4.89 and 4.5, respectively. All reviewers strongly agreed that the materials were able to capture the concept of the program, with the last question (L) on the quality structure of the curriculum and its worksheets scoring 5.0 on the scale. Lastly, the experts evaluated the role of outlining the memorial services program as a platform for participants to appreciate the preparation, review and discussion of funeral pre-planning with their families, demonstrating the value of practicality in the program. This tied in with the need for a notary at the final stage to facilitate the signing of official documentation as soon as it is completed by the participants.

From an overall assessment of the materials, the reviewers gave an average score of 4.90/5 for the presentation and organization of the content, its compilation and intended delivery methods and the auxiliary functionality of the facilitators and notaries in the process. However, there was the recommendation for the inclusion of advance directives by participants in their pre-planning activities, from which the facilitator could explain how these could be woven into the funeral service planning. In addition, a concluding section of the presentation was deemed necessary, especially with relation from the introduction of the concept to the concluding events of registration and notarization of documents prepared. With these recommendations integrated into the program’s interactive sessions, it will be possible to have an inclusive and comprehensive presentation for the participants from the expert review.

Inclusion of Expert Review Feedback in the Program

The structure of the program, the materials to be used in the development of the curriculum, and the checks presented all demonstrate the relevance of training at both the facilitator and participant level. Since the expert reviewers recommended a more inclusive approach to planning, it was deemed necessary to alter the approach with which facilitators would propose the structure of the planning. Using interactive sessions more was deemed to better suit the inclusion of the advanced directives from the participants, which would be shared with their families as part of their last wishes. From the feedback requesting the use of takeaway materials for the participants, the program sought to offer such opportunities for interested persons to carry as much material as possible with the encouragement to share it with their friends if possible. It emerged as a platform to reach out to more participants using this means, as recommended by the second reviewer with regard to taking advantage of the usefulness of the assignments and takeaway materials.

Feedback on the value of interactive sessions for the training of adults was deemed useful and became a defining feature in developing the program. Since the discussions, roleplaying sessions and mock ceremonies were easier to get engagement in, the recommendation shaped the approach towards ensuring interactive discussions and ensuring the participation of the trainees in the activities. In addition, since the curriculum will involve both instructional materials in the form of the Microsoft PowerPoint presentation, an interactive session for each stage would be made possible to ensure participation. Furthermore, focus on the optional veterans benefit section of the program was put on the development of a more detailed discussion, since the experts indicated that it was an important element of the program. The military element was developed around these recommendations from the reviewers. As such, the role of these veterans

became more significant with the optional session also emerging as an ideal platform to offer additional information to those who showed interest.

Summary

The method section generally outlines the approach towards developing the program, its content and reviewing such content with relevant experts to ensure its effectiveness in attaining the objectives. Overall, the program is captured in a session-based structure, which details specific activities and materials to be used at each level of training, engagement, discussion, and documentation. At the initial level of discussion, the participants are expected to contribute to their level with the program intended to only promote gainful discussion to make them comfortable with discussing death, planning for funerals, and telling their families about the process. From this stage, the section detailed how the concept of pre-planning for funeral arrangements would be done, and the training process is highlighted. Lastly, a review of these processes was undertaken and the recommendations from the experts were integrated into the program design to ensure compliance with the expected needs of the target participants.

CHAPTER 5

DISCUSSION AND RECOMMENDATIONS

The purpose of this project was to create a workshop on the value of pre-planning for final arrangements. This workshop could very well be used to educate all ages. However, the target audience for this curriculum is older adults (55+). Using adult learning theories of andragogy and transformative learning theory, the workshop will: (1) provide participants with basic knowledge on pre-planning for final arrangements, and (2) create informative and interactive exercises to empower participants to make informed decisions, understand the value of pre-planning ahead of time, and ultimately finalize their final arrangements. This chapter includes discussion, implications, limitations, and recommendations of the finished project.

Discussion

Pre-planning for a funeral arrangement is an important issue that should be given serious attention by everyone. The most significant benefit of pre-planning is the financial aspect, which could be overwhelming to family members. Advance payment enables one to make small monthly payments, which are less stressful to them and their families. Pre-planning also shields the planners from the negative impacts of inflation. The casket, the service, and other funeral merchandise are usually costly when one purchases at the time of death. With the contribution of the pre-planned service going beyond the provision of costly merchandise, the existence of a pre-existing arrangement limits the planners' needs to implement time-constrained and cost-limited purchase under duress due to the sudden passing of a family member (Fan & Zick, 2004). When one dies, the people left behind are less likely to be prepared enough to handle the situation. They might not know what to do next or who to turn to for help.

The pre-planning of one's funeral can reduce such pressure and stresses characterized by the process of losing a loved one. Pre-planning also allows one to have the opportunity to decide in detail what should be done in their funeral, including the funeral music and memorial service. Barve and Bhalerao (2019) demonstrate the level of difficulty that end-of-life care and death would have when the family is unaware of their wishes regarding burial and estate planning. Documentation of one's last wishes ensures that their remains are handled in the way that they would have preferred them to be handled even when they are gone. Pre-planning is also important because it eliminates or minimizes disputes or uncertainties among the family members. One of the reasons why families engage in fights or arguments during funerals is because they cannot decide on what to do with heirlooms in the family (2019). Pre-planning also removes the aspects of guesswork among the remaining people. The family members might not know what to do next when a loved one dies. However, when the dead pre-planned, the path would be clear for all to follow.

From the demonstration of the great financial impact of a funeral service and last rites, it is important to appreciate that pre-planning allows for peace of mind and easier financial planning. While the costs may not be offset greatly by the pre-planning service, the existence of a structured payment alternative for most of these services eases the burden for surviving family members. The survivors are likely to be saved from incurring huge financial decisions that could have major impacts on their lives later, which Fan and Zick (2004) demonstrated to be financially devastating for unplanned funeral events, especially in lower-income communities. The family members may not be in a position to make sound financial decisions during such times leading to some dire decisions that could hinder capabilities to make the right decision

(Kemp & Kopp, 2011). Pre-planning also enables the people engaged in the planning, including the funeral director, to have better experiences with the whole process.

All the guides proposed attempted to bring forward the need for having a funeral planning in advance. Based off the evaluation by O'Rourke, Spitzberg, and Hannawa (2011) on the impact of unplanned funerals, the materials, discussions, interactive activities, and mock events all show that pre-planning is not only necessary for older adults but to all ages. Having a pre-planning arrangement in place could help the survivors go through the loss much better. It also makes it easier to engage in the planning of funeral arrangements and memorial services. Apart from the conversation project, there are other guides available that can be used by families, groups, or individuals. It is also evident from the project that the topics of dying and death should not be shunned in society. Talking about them could help individuals and families avoid some unnecessary stress when their loved ones passes away.

Implications

The implications of this project are great among the participants. It focuses on instilling the right information among the participants to enable them to understand dying and death. The information from this curriculum will enable participants to understand that dying and death are normal and are part of life. The focus is on helping the participants understand that discussion concerning dying and death is not bad and should not be considered as a means of attracting death or doom. The only way people leave this earth is through death when people understand that it is not wrong to speak about death and plan for it, they are more likely to engage in pre-planning of their funerals.

The project also brings to light the fact that aging is part of life. Everyone must age at some point if they manage to live long in this world. Aging is not a bad thing, although it points

to a fact that one is headed to a point in life when they are preparing to leave this world. It should be taken positively, and older adults should be encouraged to live better lives more than when they were still young. From the training session capturing the relevance of changing perception of death, the effort to allow families to discuss pre-planning services allows for an improvement of this situation. The attitudes among people such as religious, spiritual, or cultural ones would be addressed through the curriculum because they have great influence among the populations. When the participants attain the desired behavioral changes, they are more likely to think of pre-planning for their funeral arrangements. They would also influence others to start thinking of planning for their own funerals. Succeeding in changing the attitudes and beliefs of the participants would be a significant step towards ensuring that they can plan their funerals in advance.

The project also states that when participants have adequate information on why they should engage in the pre-planning of their funeral, they are likely to start thinking of taking necessary small steps to make the event less burdensome to their families as much as possible. When people understand that pre-planning could ensure dignity, peace, and security to them, they could start planning for the end-of-life event. In this regard, the planning process could allow them to establish guidelines for the responsible party to implement in the event of their death- and customize their wishes to fit their life and their interests. Aside from easing the conscience of the planner regarding the observation of their wishes, this approach is intended to ensure the family remains connected with loved ones when they carry out these rights.

The providers of funeral services and products would also be affected when more people understand the significance of planning earlier for their funeral. Unlike normal situations whereby people seek the services and products urgently and thus are vulnerable to exploitation,

early planning gives the consumers more power to bargain for the services and products. The prices of products and services would be affected because they must be reduced to a price that a consumer can comfortably pay over time. It is good to make it clear and in advance of what steps should be taken by other family members. Peace is crucial, both for the individual and the surviving family members. Vital information necessary for death certificate should be made available early enough to help know the names needed for a death certificate. Options for the disposition of the body should be elaborated early to enable the survivors to know how the deceased wanted their remains to be handled. The funeral cost could be compared in advance to know the most affordable funeral services available. Other factors to consider in this point include an ethical or spiritual will, notification of friends and families, and next steps for the survivors, among others.

The training can also empower the consumers to understand the best ways of reducing the costs involved in the funeral arrangements. The consumers can seek services, and products from people are willing to engage them further and show them how pre-planning is crucial to them. The providers of the related services and products are challenged to ensure that they have all the details that the consumers could need during such inquiries. Service and product providers who might have intentions of exploiting consumers have no chance of exploiting the most informed consumers who understand the benefits of planning in advance.

Recommendations

This training was developed with the assumption that there is a great need to ensure that information about dying and death is passed down to people in the best ways possible. People should know why they need to pre-plan for their funeral arrangements. The right teaching techniques should be adopted when dealing with adult learners. Many benefits of the pre-

planning have been discussed, demonstrating that it is advisable for everyone to pre-plan for their funeral arrangements to save their family members and friends from experiencing stressful moments upon their death. Gains from the program could be used in the improvement of the implementation of end-of-life planning as a whole package. Further research may evaluate more formally how the combination of such services would not only reduce the amount of documentation for the applicant, but also the simplification of processes such as funeral pre-planning, estate planning and end-of-life care. In addition, this program has made it possible for the integration of the conversation of death and the planning that surrounds it, which opens up avenues for a formal evaluation of the effectiveness of such planning. For such evaluation, it would be necessary to consider the value of the program, the reception by different communities and the challenges that face both applicants and their survivors in the event of a funeral.

Summary and Conclusion

To conclude, the project has shed light on the aspect of pre-planning for funeral arrangements. It is an eye-opener for most people who have never thought of planning their funerals especially while living. The knowledge that participants would gain from the project is important, and they should strive to ensure they get all the relevant information. Delivery of the information to the participants would focus on ensuring that the participants are as comfortable as possible so that they get all the desired information. The pre-planning practice should be encouraged among people from various backgrounds because it is for the benefit of the whole society.

APPENDICES

APPENDIX A
EXPERT REVIEWER FEEDBACK FORMS

Expert Reviewer Feedback Form

Your Name:

Date:

Rate the materials, and the overall program by circling the appropriate number that best represents your answer.

	Name of Presentation / Week #:	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Not Applicable
A.	Based on the PowerPoint slides, course objectives are clear.	1	2	3	4	5	N/A
B.	Content is presented clearly.	1	2	3	4	5	N/A
C.	Training materials helped in understanding the subject matter.	1	2	3	4	5	N/A
D.	Assignments are useful and clear.	1	2	3	4	5	N/A
E.	There was a range of active learning exercises.	1	2	3	4	5	N/A
F.	Course material educates older adults in this topic.	1	2	3	4	5	N/A
G.	Content fills a gap on pre-planning for funeral arrangements for consumers.	1	2	3	4	5	N/A
H.	I would recommend this training to Gerontologists, associated interdisciplinary educators, or those who work directly with older adults in the field of aging.	1	2	3	4	5	N/A
I.	Objectives of the materials were clearly stated	1	2	3	4	5	N/A
J.	Printed materials were well designed and helpful.	1	2	3	4	5	N/A
K.	Additional resource and reference materials.	1	2	3	4	5	N/A
L.	Structured worksheets/curriculum.	1	2	3	4	5	N/A

Page 1

Emotional, Social, and Financial Benefits of Pre-Planning Funeral Arrangements:
A Three-Week Training

Expert Reviewer Feedback Form

What did you like most about the training materials?

How could the training materials be improved?

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FEEDBACK FROM EXPERT REVIEWERS (CLOSED-ENDED QUESTIONS)

Week 1	A	B	C	D	E	F	G	H	I	J	K	L	AVG	
Day 1	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.0	5.0		Reviewer 1
Day 2	5.0	5.0	5.0	5.0	4.0	5.0	5.0	5.0	5.0	5.0	4.0	5.0		Reviewer 1
Day 1	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0		Reviewer 2
Day 2	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0		Reviewer 2
Day 1	5.0	5.0	5.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	N/A	N/A		Reviewer 3
Day 2	5.0	4.0	4.0	5.0	5.0	5.0	4.0	5.0	4.0	4.0	N/A	N/A		Reviewer 3
AVG	5.0	4.8	4.8	4.8	4.8	5.0	4.8	5.0	4.8	4.8	4.5	5.0	4.9	
Week 2														
Day 3	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.0	5.0		Reviewer 1
Day 4	5.0	4.0	5.0	5.0	5.0	5.0	4.0	5.0	5.0	4.0	4.0	5.0		Reviewer 1
Day 3	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0		Reviewer 2
Day 4	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0		Reviewer 2
Day 3	5.0	5.0	4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	N/A	N/A		Reviewer 3
Day 4	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	N/A	N/A		Reviewer 3
AVG	5.0	4.8	4.8	4.8	4.8	5.0	4.8	5.0	5.0	4.8	4.5	5.0	4.9	
Week 3														
Day 5	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.0	5.0		Reviewer 1
Day 6	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.0	5.0		Reviewer 1
Day 5	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0		Reviewer 2
Day 6	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0		Reviewer 2
Day 5	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	N/A	N/A		Reviewer 3
Day 6	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	N/A	N/A		Reviewer 3
AVG	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.5	5.0	5.0	

FEEDBACK FROM EXPERT REVIEWERS (AVERAGE SCORES)

Week 1	A	B	C	D	E	F	G	H	I	J	K	L	AVG
AVG SCORE	5.00	4.89	4.89	4.89	4.89	5.00	4.89	5.00	4.94	4.89	4.50	5.00	4.90

(1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree, N/A= Not Applicable)

FEEDBACK FROM EXPERT REVIEWERS (OPEN-ENDED QUESTIONS)

		Reviewer 1	Reviewer 2	Reviewer 3
What did you like most about the training materials?	Week 1	The information was spot on for the topic of death.		The activities that involve group discussion seem to be very helpful for older adults to understand and guide them to achieve the goal of pre-planning for their funeral.
	Week 2	I like the information in this chapter.		
	Week 3	I like the information on Social Security and the military.	I'm always for the military as I come from a military family myself. Great job on the information. This was extremely helpful.	The details of the military burial were key to this presentation and helpful. Also the cost of services were eye opening and why it is important to be prepared,
	Week 4	I liked the overall content. I can see why people need to know this information.		I really liked that there were important checklists that the participants can learn about (work on) in the training and then take away to use them in the planning. These documents are key to a successful planning process.
	Week 5	I liked the information on burial vs. cremation.		
	Week 6	Interesting, liked the mock memorial services and especially meeting with the notary.	Having the option to meet with a notary is a really nice touch. I've never hear of this before.	

		Reviewer 1	Reviewer 2	Reviewer 3
How could the training materials be improved?	Week 1			
	Week 2			A closure slide would be helpful to pull it together the objectives learned in the activities and how they relate to pre-planning.
	Week 3	Good, no improvement needed.		
	Week 4			Explain a little on the power point page what the advance directives, etc. are and the differences so they can be used by the participants later.
	Week 5			
	Week 6			

APPENDIX B
GOAL SETTING FORM

Goal Setting

Name _____ Date _____

Pre-planning: an arrangement that an individual makes before your death
Involving planning the nature of the funeral you want.

✓Setting goals ✓Reviewing limitations ✓Weighing pros and cons ✓Discuss final decision

I need to pre-plan for my funeral arrangements

Why do I want to achieve this goal?
Why is it important to me?

If I want to achieve this goal, I must achieve smaller
short-term goals that come first.

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To achieve these goals, I need to plan.
These are steps I need to take for each goal.

1.

1.

1.

2.

2.

2.

3.

3.



3.

APPENDIX C
PRE-EVALUATION SURVEY

Pre-Evaluation Survey

Date _____

Name _____

Circle your answer.

Do you have a pre-plan for funeral arrangements?	Yes	No
If you have a pre-plan does it need to be updated?	Yes	No
Do you have knowledge in the topic of death?	Yes	No
Have you communicated your wishes to your spouse, family, or responsible party?	Yes	No

Write your answers below.

1. Provide three reasons why you are taking this training.

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2. What are three things you are expecting to learn from this training?

3. If you have not pre-planned or communicated your wishes, what is blocking you from taking the next step?

APPENDIX D
TEMPLAR DEATH ANXIETY SCALE

Templar Death Anxiety Scale

Your Name:

Date:

Circle the appropriate number that best represents your answer.

	Name of Presentation / Week #:	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	I get depressed when I think about death.	1	2	3	4	5
2.	Hearing the word death makes me sad.	1	2	3	4	5
3.	Passing by cemeteries makes me sad.	1	2	3	4	5
4.	Death means terrible loneliness.	1	2	3	4	5
5.	I become terribly sad when I think about friends or relatives who have died.	1	2	3	4	5
6.	I am terribly upset by the shortness of life.	1	2	3	4	5
7.	I cannot accept the finality of death.	1	2	3	4	5
8.	Death deprives life of its meaning.	1	2	3	4	5
9.	I worry about dying alone.	1	2	3	4	5
10.	When I die, I will completely lose my friends and loved ones.	1	2	3	4	5
11.	Death does not rob life of its meaning.	1	2	3	4	5
12.	Death is not something to be depressed by.	1	2	3	4	5
13.	When I think, I feel tired and lifeless.	1	2	3	4	5
14.	Death is painful.	1	2	3	4	5
15.	I dread to think of the death of friends and loved ones.	1	2	3	4	5

Templar Death Anxiety Scale

Scoring:

15 - 75	Low death anxiety
15 - 35	Moderate death anxiety
56 - 75	High death anxiety

APPENDIX E
TEST YOUR KNOWLEDGE QUIZ

Test Your Knowledge Quiz

1. List the two options available once someone dies?
2. What is the national average cost for traditional burial which includes funeral and cemetery costs?
3. What is the national average cost for cremation?
4. Is cremation less expensive than traditional burial services?
 - a. Yes
 - b. No
5. Who pays for transportation fees to remove a person's body from the place they died?
6. If you die in a hospital, what is the maximum number of days a hospital will hold your body?
7. What is a disposition permit of human remains?

8. Who is authorized to sign a death certificate?

9. If you receive Social Security benefits, does the responsible party have to notify Social Security.
 - a. Yes
 - b. No

10. What is a DD214 form?

11. Can a military veteran automatically be buried at a Veterans Administration cemetery?
 - a. Yes
 - b. No

12. Is the Social Security Death benefit paid monthly in a Social Security check?
 - a. Yes
 - b. No

13. How much does Social Security pay for a death benefit?

APPENDIX F
TEST YOUR KNOWLEDGE QUIZ
ANSWER KEY

Test Your Knowledge Quiz

Answer Key

- List the two options available once someone dies?
 - Funeral home
 - Cremation provider
- What is the national average cost for traditional burial which includes funeral and cemetery costs?
 - \$15,000.00, if you live in California it is approximately \$18,000.00.
- What is the national average cost for cremation?
 - \$3,700.00
- Is cremation less expensive than traditional burial services?
 - Yes (correct answer)
 - No
- Who pays for transportation fees to remove a person's body from the place they died?
 - Responsible party
- If you die in a hospital, what is the maximum number of days a hospital will hold your body?
 - 3 days
- What a disposition permit of human remains?
 - It's a document which summarizes how human remains will be disposed.

8. Who is authorized to sign a death certificate?
- A physician who attended the decedent, or by the medical examiner or coroner.
9. If you receive Social Security benefits, does the responsible party have to notify Social Security.
- Yes (correct answer)
 - No
10. What is a DD214 form?
- It is a document that is issued upon a service member's retirement, discharge, or separation from any branch of the U.S. military, including the Army, Navy, Marine Corps, Air Force or Coast Guard.
11. Can a military veteran automatically be buried at a Veterans Administration cemetery?
- Yes
 - No (correct answer)
12. Is the Social Security Death benefit paid monthly in a social security check?
- Yes
 - No (correct answer)
13. How much does Social Security pay for a death benefit?
- \$255.00 (One-time death benefit that is paid to either a spouse or child. Must apply within two years of the date of the death.) ■

APPENDIX G
FUNERAL PLANNING CHECKLIST

Funeral Planning Checklist

For the Service :

- Tour funeral homes
- Read funeral home reviews
- Choose location for funeral
- Choose burial or cremation
- Pick casket, container, or mausoleum
- Decide what the deceased will wear
- Decide on what type of service: private-family only, outdoor vs. indoor, visitation or not, open casket or closed, etc.
- Choose who will officiate the service
- Choose pallbearers (usually 6)
- Write or hire someone to write an obituary
- Set up memorial/burial fund (for deceased' s family) if needed
- Order floral arrangements for service
- Order Custom Guestbook from Blue Sky Papers
- Order/make any signage for service
- Order/make programs for service
- Plan Transportation
 - o For deceased
 - o For deceased' s family
 - o Pallbearers
 - o Police escorts
- Plan post funeral reception
 - o Location
 - o Food + drinks
 - o Tableware + silverware
 - o Tables + chairs
 - o Décor

Notes :

People to Contact/Notify :

- Family + friends
- Place of employment
- Social security office (if received)
- Deceased' s attorney
- Deceased' s accountant and/or executor of estate
- Deceased' s Life insurance Company + file a claim
- Deceased' s credit card companies + pay off remaining balances
- Discontinue all of the deceased' s utilities
- Stop all subscriptions of the deceased' s. (Magazine' s, newspapers, Netflix, etc.)
- Contact post office and forward all remaining mail

Collect Personal Info. :

- Info to get death certificate
 - o Deceased employment info.
 - o Social security number
 - o Parents full name
 - o D.O.B.
- Financial Documents:
 - o (Money) Stock Certificates
 - o Bonds + CDS
 - o Title Documents
 - o Bearer Bonds
 - o Bank Statements
 - o Brokerage Statements
 - o Deeds
 - o Prenuptial Agreement

APPENDIX H
PRE-PLANNING CHECKLIST

Pre-planning checklist

Review Sample checklist

Pre-planning Checklist exercise (Individual)

Finances and Property	
<input type="checkbox"/>	Create an emergency contact list provide your spouse, family, or responsible party a copy of your contact list and your will.
<input type="checkbox"/>	Provide your spouse, family, or responsible party a list of financial information online account information and more ,



Funeral Details	
<input type="checkbox"/>	Work with your funeral home to put together a plan on what service type you want do you prefer cremation or burial. Would you like a visitation or celebration of life if you prefer burial. Plan to arrange with a cemetery and select a casket.
<input type="checkbox"/>	Make notes on what you would like.
<input type="checkbox"/>	Provide any specifics you would like if you choose a memorial service or celebration of life. If you want music, you can provide the songs as well as any other suggestions.
<input type="checkbox"/>	If there is a specific charity you would like to donate to, advise the funeral home.
<input type="checkbox"/>	If you are a military veteran, would you like to receive full military honors as part of your service? Would you like to be buried in the grounds of a Veterans cemetery?



Reminder!!



Taking Care of your Pets	
<input type="checkbox"/>	If you share your life with your animal companions, <u>make a plan</u> of who will take care of your pets. Talk with this person(s) to ensure they can care for them.
<input type="checkbox"/>	Include all contact information. Your plan should be signed and witnessed and given to your executor.

APPENDIX I
ADVANCE CARE PLANNING -
CONVERSATION GUIDE

Advance Care Planning – Conversation Guide

We'd like to think our loved ones will always be healthy, independent and able to make decisions for themselves, but things can change suddenly. They might have an accident or a serious illness and no longer be able to speak for themselves. When that happens, doctors often turn to their loved ones to speak for them. If that happens, will you know what care they would want?

Talking with loved ones now and helping them plan for future medical needs is the best way to make sure that their wishes will be respected. But, talking about this is not always easy.

The Coalition for Compassionate Care of California has developed this guide to help you start the conversation.

In it you will find:

- Suggestions on how to raise the issue
- Responses to concerns they might express
- Questions you might want to ask

As your loved one reflects on and expresses her/his wishes, we recommend you encourage her/him to:

- Write her/his wishes down in an Advance Directive document. An Advance Directive is a statement, shared with both family and the doctor, about how she/he wants to be treated if she/he becomes seriously ill and cannot speak for herself/himself.
- Appoint a spokesperson – a Healthcare Power of Attorney – you or someone else who understands her/his wishes and will be able to speak for her/him if she/he is unable to do so.

Once you start talking, don't feel that you need to get everything done at once. Rather, view it as a process. Even after your loved one has made her/his wishes known, these wishes may change over time. Once you've started, however, it will be easier to talk about changes or related issues in the future.

Keep in mind that other family members and loved ones also need to understand your loved one's wishes. Depending on how close they may be, geographically or emotionally, this can be challenging. Encourage your loved one to talk to family members – one at a time or at a family gathering. Offer to support her/him as she/he reaches out to any who may be resistant. The more those close to your loved one are aware of her/his wishes, the more likely those wishes will be carried out.

Ways to raise the issue

Talk about the recent illness or death of a relative or someone you know, or someone in the news, like a celebrity. What did you think about what happened with so-and-so? Is that the kind of care you would have wanted? Why or why not?

Share an article or story about the topic. Maybe there was a movie, a segment on the evening news, or a TV show that got you thinking.

Use the opportunity of a medical appointment or build on a financial planning session to discuss her/his wishes.

Responding to concerns

“I am feeling fine, so we don’t need to talk about this now. We can wait and handle things as they come up.”

We’d both like to think that you will always be healthy and able to make decisions for yourself. But things can happen suddenly. Things can change. You might have an accident or develop a serious condition and not be able to speak for yourself. So, making your wishes known now will help everyone, including the doctors, be able to care for you the way you want.

Or...

You make decisions every day about your life and your healthcare. I’ve seen how independent you’ve always been, how you have operated on your own for so long. That’s why I want to understand your wishes to make sure that you maintain your independence as long as possible. Why leave really important decisions to chance?

There is no need to talk about this because “The doctor will make the decisions anyway,” or “I trust you (your father, your brother) to know what to do,” or “It’s all in God’s hands anyway...”

Though your doctor will help, she or he will still turn to us (your family) to make the choices for you. It will be very difficult for us to know what to do if you haven’t talked about your wishes. And, it puts a real burden on all of us to have to make decisions on your behalf when we aren’t sure what you would want.

“My attorney has taken care of it all,” or “I’ve already filled out the form.”

It’s great that you have already started the planning process. If the time comes that you can’t make decisions for yourself, it would help me and others who love you if we could understand what care you would want. Perhaps we could start by sitting down together and reviewing your form.

“This is too hard (or morbid or depressing) to talk about.”

While it can be hard to talk about, it’s very important for our family. If we have to guess what you would like, we will feel anxious about making the right decision. And, we may disagree and not know what to do. Talking about this now will be a wonderful gift you can give to me and all of us who love you. Let’s see how it goes.

APPENDIX J
CONVERSATION TIPS CHECKLIST
THE CONVERSATION PROJECT

NAME _____

DATE _____

The Conversation Project is dedicated to helping people talk about their wishes for end-of-life care. We developed the **Conversation Starter Kit** to help you talk with your loved ones about your—or their—wishes for end-of-life care. After you have the conversation, you can use this Conversation Starter Kit Summary Sheet to record your wishes, and share them with your doctor or others as you wish. And you can return to it over several conversations.

When should you have the conversation?

Even if you're in good health, it's still important to make sure your loved ones, and your health care team, know your wishes, since anyone's health status can change suddenly. It's particularly important to have the conversation if you or a loved one has a chronic or serious illness. Every conversation will help your loved ones and your care team understand what matters to you.

.....

? As you think about how you want to live at the end of your life, what's most important to you?

Now finish this sentence: What matters to me at the end of life is...

(For example, being able to recognize my children; being in the hospital with excellent nursing care; being able to say goodbye to the ones I love.)

Where I Stand Scales

Select the number that best represents your wishes. (You can write on the dotted line below each scale if you'd like to explain or add notes about your answer.)

As a patient, I'd like to know...

- 1 2 3 4 5
- Only the basics about my condition and my treatment
- All the details about my condition and my treatment

.....

If I had a terminal illness, I would prefer to...

- 1 2 3 4 5
- Not know how quickly it is progressing
- Know my doctor's best estimation for how long I have to live

.....

As doctors treat me, I would like...

- 1 2 3 4 5
- My doctors to do what they think is best
- To have a say in every decision

.....

How long do you want to receive medical care?

- 1 2 3 4 5
- Indefinitely, no matter how uncomfortable treatments are
- Quality of life is more important to me than quantity

.....

What are your concerns about treatment?

1 2 3 4 5

I'm worried that I won't get enough care

I'm worried that I'll get overly aggressive care

How involved do you want your loved ones to be?

1 2 3 4 5

I want my loved ones to do exactly what I've said, even if it makes them a little uncomfortable

I want my loved ones to do what brings them peace, even if it goes against what I've said

What are your preferences about where you want to be?

1 2 3 4 5

I wouldn't mind spending my last days in a health care facility

I want to spend my last days at home

When it comes to sharing information...

1 2 3 4 5

I don't want my loved ones to know everything about my health

I am comfortable with those close to me knowing everything about my health

? Who would you want to make decisions on your behalf if you're not able to? (This person is often called a "health care proxy." Check with your state about how to grant this person the legal authority to make medical decisions for you.)

? Do you have any particular concerns (questions, fears) about your health? About the last phase of your life?

? What do you feel are the three most important things that you want your friends, family, and/or doctors to understand about your wishes and preferences for end-of-life care?

1.

2.

3.



CREATED BY THE CONVERSATION PROJECT AND THE INSTITUTE FOR HEALTHCARE IMPROVEMENT

APPENDIX K
HAVE THE TALK OF A LIFEIME[®]
CHECKLIST

Things to consider when you *Have the Talk of a Lifetime*® and before you talk to a funeral professional about pre-planning.

- How do you want to be remembered?
*Are you a lifelong volunteer?
Did you serve in the armed forces?
Are there hobbies that helped define you as a person?*

- Was there a defining moment in your life that you believe formed who you are?

- What would you like at your memorial service that you might not see at another service?

- How would you like your loved ones to celebrate your life when you die?

- Do you have a favorite charity you would like people to donate to in your honor?

- Who will handle your financials, insurance and other official documents?
Does that individual know where this information is?

- What is your favorite (or least favorite) color?

- Would you like anyone in particular to speak at your memorial service?
What part of your life would they speak about?

- What would your theme song be?
Is there specific music you'd like played at your service?

- Who had the biggest influence in your life?
Is there a way you'd like to honor that person?

- Where would you like the service to be held?

- Do you want a religious or non-religious ceremony?

- Flowers often play an important role in memorialization.
*What is your favorite flower?
What is your least favorite flower?*

- Do you want to be buried or cremated?
*What type of casket?
How do you want your cremated remains to be handled?
Where do you want your final resting place to be?*

- Do you want a headstone marker?
*What would you like it to say?
What about the color and material?*

When we die, we want to be remembered in our own way. That's why it is so important to *Have the Talk of a Lifetime* and let your loved ones know exactly how you want to be remembered. Having this conversation now will significantly reduce the stress for loved ones when it comes time to make service arrangements.

Have the **Talk**
of a **Lifetime**®

APPENDIX L
NOTES FOR POWERPOINT
WEEK 1

Week 1 – Introduction and Basic Knowledge

Slide 3: Review the Lesson Overview with class. Ask if there are any questions or concerns.

Slide 5: Pre-Evaluation Survey – have the class complete the survey. This survey will set a baseline of the class on the topic of pre-planning for funeral arrangements. Facilitator to score after class.

Slide 6: Have you ever thought about...Read each one. Show hands. Discuss with class.

Slide 7: Ice breakers – softening the tone of the class because of the topic.

Slide 8: Provide Death Quiz to class. It is a fun activity to see what they know.

Slide 9: Answer for Death Quiz.

Slide 11: What is pre-planning? There are six points to discuss. When an individual makes decisions now for what they want their family or responsible party to carry out when they are gone.

Slide 14: Benefits of pre-planning – what are they? Discuss one benefit at a time.

Slide 15: Since this movie is over 1 hour, the class can watch it on their own. We can discuss for about 10 minutes during the next training. This movie talks about social attitudes towards death.

Slide 16: Individual activity – Goal Setting Worksheet for pre-planning funeral arrangements. This worksheet will start the process of the participant setting goals by breaking down the questions – What do I want to achieve this goal? Why is it important to me?

Slide 18: Group activity - Discuss and share answers as a group. Do not force participation. Perhaps the facilitator can read three statements and have everyone raise their hand depending how they answer the question.

Slide 19: Group or Partner activity – The Death Deck is a great deck of cards to start conversations about death. It is very light, and it breaks the ice. Purchase several decks for the class to breakout in small groups if this training was meeting in person. Otherwise, have participants breakout in breakout rooms through Zoom. If it is a small class, use partners (if in person). Explain how to play the game. At the end of the class, have a free raffle drawing (no purchase necessary) and give out the Death Decks depending on the class size.

Slide 20: Individual activity – discuss as a group at next class. Your *Conversation Starter Kit* is not the only guide that emphasizes prior communication. It is dedicated in helping people talk about their wishes for end-of life care.

Slide 21: Conversation Tips Checklist – The Conversation Project Summary sheet has clear questions about end-of-life.

Slide 23: Individual activity – discuss as a group at next class. *Having the Talk of a Lifetime* emphasizes prior communication. Dialoguing with loved ones provides information that can help in the final arrangements. As the previous guidelines have highlighted, it helps reduce confusion and last-minute decisions.

APPENDIX M
NOTES FOR POWERPOINT
WEEK 2

Week 2 – Costs, Services and Benefits

Slide 2: Review the Lesson Overview with class. Ask if there are any questions or concerns.

Slide 3: When someone dies, there are only two options where a body can go – a funeral home or cremation provider.

Slide 5: General costs for traditional burial services – National average funeral costs \$8,500 and the cemetery costs \$7,000.

Slide 6: According to the National Funeral Directors Association 2019 report. The total cost for funeral and burial services are approximately \$15,000. This is the total average for the United States. Note that California's costs are approximately higher at \$18,000. The state of California is typically higher than other states.

Slide 7: National average cost for cremation is at approximately \$3,700 according to the National Funeral Directors Association 2019 report. It is up to 75% less than traditional burial services.

Slide 8: Transportation fee - Pricing varies by the mile. Just be ready to pay. From hospital to funeral home or even to the crematory. Talk with the local funeral home or crematory for specifics on mileage details.

Slide 9: Holding fee – did you know, when you die for example die in a hospital the maximum number of days the hospital will hold a person's body is three days. After which, holding fees will start at a daily rate. Each hospital holding fees varies.

Slide 11: When a person dies, there are several forms that need to be completed. (Non-military service or not)

Slide 12: The military (Veterans) have unique benefits that are available to them. It's a matter of first seeing if they he/she is available to receive the benefits.

Slide 13: In order to see if the Veteran is eligible to receive any of the benefits from the Veterans Administration, he/she would need to show their DD214 form. This form in general, shows when the Veteran started his/her retirement, how many awards they received and how many years they served in the military.

Slide 14: In addition to the general forms that need to be completed when someone dies, the military has their own set of forms that need to be completed when a person dies as well.

Slide 15: Social Security Death Benefit is a benefit that is paid through the Social Security Administration. This person must meet certain eligibility requirements before any monies are paid. The benefit can be paid to a spouse, or dependent child. It is a lump sum amount of \$255.00. The benefit must be requested within two years of someone's death before the benefit expires.

Slide 16: Test Your Knowledge Quiz – to be taken by the participants to see if they gained any general knowledge from the presentation thus far.

APPENDIX N
NOTES FOR POWERPOINT WEEK 3

Week 3 – Writing Assignments, Final Framework, and Meet with Public Notary

Slide 2: Review the Lesson Overview with class. Ask if there are any questions or concerns.

Slide 4: Primary purpose of creating a memorial service program is to help prepare an outline for your personal service. Suggestion would be to involve your family now as this will be a good exercise knowing what your wishes are and they will have a clear picture of what will occur or not occur that day. Just think, if this outline is completed beforehand, all they have to do is put on the finishing touches! Here are some examples of what could be included in your outline.

Slide 5: How to write a eulogy. Who will you ask to give your eulogy for your pre-plan? If the participant needs help with writing it, partner with the person you would like to do your eulogy and write it together. It will make things easier on this person in the end.

Slide 6: Writing your own obituary. Here is a template that can be used to get you started. As the participants who they have in mind to write their obituary. It is alright to get it started now.

Slide 7: Writing goodbye letter. Start with a clean slate. It would be touching if someone you assign this task to pass out goodbye letters to your loved ones from you at the memorial or celebration of life service.

Slide 9: Next steps checklist – training is complete, initial framework of pre-plan for funeral arrangements are well put together, it is time to meet with the public notary, share with the family that a pre-plan for funeral arrangements is in place. Lastly place the pre-plan with other important documents in a safe place.

Slide 10: Helpful resources are provided.

Slide 11: Post evaluation survey – Participant. This survey is to be completed by the participant once the training has been completed.

Slide 15: Post evaluation survey – Facilitator. This survey is to be completed by the participant once the training has been completed.

APPENDIX O
POWERPOINT PRESENTATION

If you are interested in viewing the PowerPoints, email tatiacklark@outlook.com .

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