

Have a rewarding career as a funeral director!

FabJob Guide to
**Become a
Funeral
Director**



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1. Introduction

Congratulations! You have taken the first step towards becoming a funeral director. This is a rewarding and enriching career where you can truly make a difference in people's lives. You will have the opportunity to be creative, flexible, compassionate and caring.



No day will be quite like the one before and no two families or situations will ever provide you with the same set of challenges. I promise that you will seldom – if ever – feel bored.

This guide will take you through the journey to becoming a funeral director, from the first day learning about the funeral service profession to the day you start your own business. **Let's get started...**

1.1 The Importance of Funeral Directors

Funeral directors touch almost everyone's life at one point or another. Funeral directors are important because funeral services are important. Families need **compassionate counseling and practical advice** during times of grief, and funeral directors provide these services. Following a loss, memories of the service can provide comfort to survivors at that time and during the years to come.

1.1.1 What a Funeral Director Does

A funeral director is someone who meets with people who wish to plan a funeral – either their own or that of a loved one – and who assists them in making a series of decisions about the funeral service and about the final disposition of the body.

A funeral service confirms the finality of death. It provides an opportunity for friends and family members of the recently deceased to gather together to share memories of their loved one, **to express sorrow** while being surrounded by others who care, and to search for life's meaning within their own religious and cultural beliefs.

The service honors and celebrates the life of the recently deceased through a combination of ritual and spontaneous emotions and actions. The community comes together to pay respect to the deceased and his family and to recognize the significance of the life that was lived.

It is typical for a family to arrange a day or two of visitation or viewing or “calling” hours, where friends and relatives gather together to comfort one another and reminisce about the deceased and what he or she meant to them. A funeral service, often led by a member of the clergy, is then held, followed by the burial or cremation.

Although family members of a recently deceased person may consult many experts during the planning of the funeral, including members of the clergy, an embalmer, an organist, cemetery personnel and a caterer, among others, it is the funeral director – also called a “**mortician**” or “**undertaker**” in the past – who serves as the primary contact throughout the process.

A funeral director facilitates this process, and helps create the most appropriate service possible for the family. They can help the family keep the traditional elements of a funeral service that have meaning for them while adding personalized facets that are unique to the person being remembered, thereby creating an atmosphere that is appropriate for the deceased and his or her loved ones.

Grief counselor Doug Manning calls the funeral director the **Master of Ceremonies** during this all-important time in the life of a family, which is an apt description. Although specific duties of a funeral director vary from location to location, and although the religious and cultural beliefs of the deceased and his or her family affect some of the details, certain tasks are nearly universal.

Funeral directors will do some or all of the following **basic tasks** in their day-to-day activities. This guide will elaborate on all these points in the chapters that follow.

- Arrange to bring the deceased to the funeral home
- Consult with the family to determine what services are needed
- Explain the embalming process
- Discuss the range of disposition options, from burial to cremation
- Help the family to select elements for a personalized funeral service
- Assist the family in purchasing caskets and other end-of-life products
- Provide the family with grief counseling and resources
- Contact the family’s spiritual advisor, if applicable

- Coordinate all facets of the actual funeral to ensure all goes smoothly
- Remain available after the funeral for follow-up services

Embalming is the process used to temporarily preserve the deceased's body so that it will not decompose significantly before they are laid to rest. It also prevents the body from becoming a health risk. Not all funeral directors do embalming, and not all embalmers coordinate funerals. We'll explain more about the embalming process later in the guide. It's up to you if you want to make embalming part of your job.

Someone at the funeral home must be available at all times to remove remains and to counsel the family. In smaller funeral homes with fewer employees, funeral directors may work irregular hours, being "on call" during the night and on weekends. Because of the round-the-clock nature of this job, funeral directors usually carry cell phones or pagers.

In larger funeral homes with more employees, a funeral director may work a more typical eight-hour day, although the shift may not be a regular 9 to 5 job. On average, you can expect to spend between **sixty and seventy hours** from arrangement to follow-up with each funeral.

1.1.2 Why Funeral Directors Matter

"An authentic funeral is often the beginning of the expression of grief. It is not about 'closure'; it is about an important opening. What happens at the funeral (and how it happens) greatly affects how the bereaved go on to find meaning and purpose in their continued living," says writer Alan D. Wolfelt in his book *Creating Meaningful Funeral Experiences: A Guide for Caregivers*.

Creating Meaningful Funeral Experiences: A Guide for Caregivers,
by Alan D. Wolfelt

<http://www.amazon.com/gp/product/1879651386>

Why does a funeral director matter in today's world? Are they relevant today? How do they serve society? Here are some responses from funeral professionals interviewed for this book.

"Being a funeral director means taking care of people. We're privileged whenever we're called into people's lives, hearts and souls at the worst time of life. We must be totally committed to helping, whatever it takes, whether that means assisting with practical matters such as financial or insurance issues, or by helping children understand what has happened," says John Carmon, a co-owner of eight funeral homes.

“Funeral directors are **more relevant today** than ever before. In the past, funerals were basically the same. Now, with the personalization of services, a funeral director must reach people where they are, rather than bringing them to his understanding of what a funeral should be. The emphasis isn’t so much on a casket or vault, but on how much you care,” he adds.

Jacquelyn S. Taylor of the New England Institute of Funeral Service Education at Mount Ida College, told me: “We have let the American public believe that all we do is transport dead bodies and sell boxes for those bodies. What we do, though, is much more important. Funeral directors are here to teach the community about death, because we are the holders of this understanding.

“Throughout history we have walked people through this experience, which is something bigger than a pedestrian activity or respectful ceremony. There are huge existential lessons that need to be learned, and it is very much our role to teach people how to ‘do’ death,” she concludes.

1.2 The Funeral Home Industry

According to the U.S. Department of Labor, Bureau of Labor Statistics, in 2004 there were approximately **30,000 funeral directors** employed in the United States, with 20% of them self-employed.

Women now comprise more than half of the students at mortuary schools in the United States today, according to George Connick, the executive director of the American Board of Funeral Service Education (ABFSE). Compare this to a 5% percent attendance rate in 1970, and you’ll see how the typical funeral director has changed dramatically.

Here are some more interesting **trends and statistics** about this changing industry, to help you see where your role may lie.

1.2.1 A Growing Need for Funeral Directors

An encouraging article in the 2005 issue of *College Journal* suggests a significantly increasing need for funeral professionals, for two main reasons. As the large baby boomer generation ages, more funeral directors will be needed to serve their families. Also, funeral homes have traditionally been family-owned businesses. Today the upcoming generation is not as interested in continuing the family business, so replacement staff are needed.

A 2004 Columbia News Service article supports the conclusions of the *College Journal*, suggesting that, in fact, far too few people are entering funeral service. This article cites increasing numbers of deaths, and the mortality rate is “set to skyrocket in the next 20 years,” according to the National Center for Health Statistics.

Projected deaths for 2020 will exceed 3 million; twenty years later, they anticipate 4 million annual deaths. These figures indicate a growing need for funeral directors when, in fact, an increasing percentage of funeral service professionals are retiring or approaching retirement age.

This trend could be mitigated if mortuary schools showed an increased enrollment but, according to the Columbia News Service, the opposite is true and enrollment is sharply decreasing.

In 1994, 2,084 people graduated from mortuary schools in the United States. By 2002 that figure had dropped to 1,625, a decrease of more than 22%. Furthermore, a National Funeral Directors Association study conducted in 2001 indicates that consumer demand for funeral services is **expected to increase by 71%** over the next 40 years.

The U.S. Bureau of Labor Statistics reports that employment of funeral directors is expected to increase by 12 percent through 2016. According to the BLS, funeral directors are expected to retire in greater numbers over the coming decade. This suggests that there will be plenty of opportunities nationwide for new funeral directors entering the field.

“What worries us,” says Katie Monfre, spokesperson for the NFDA, “is that we’re seeing fewer and fewer graduates from mortuary school. If we don’t reverse the trend, we’re going to be at a **crisis** within the next 10 years.”

What serves as a crisis situation for those recruiting funeral directors, though, could be a real boon for you as you begin your funeral service career. According to a Star Tribune article entitled “Aging Population Faces a Deepening Shortage of Morticians,” entry-level funeral directors are being offered starting salaries of \$35,000 to \$40,000 in rural areas of Minnesota, Iowa and Wisconsin. These new graduates are also being offered improved benefits and reduced “on-call” hours as incentives.

1.2.2 Benefits of the Career

“Remember that your kind words may be the only uplifting thing said to someone all day long. Remember how blessed we are as funeral directors to have this opportunity to help others every

single day of our lives. This is both a huge gift and a huge responsibility, but I can't think of a better way to serve humanity and to pass on your talents than to work as a funeral director."

— John Carmon, funeral home owner

A career as a funeral director offers many benefits to those who choose it. Here are some of the most **notable perks**, although you will also discover aspects of the job that you find personally satisfying that are not on this list.

Helping People in Need

If you ask a funeral director why they chose this particular profession, the answer is often something like: "I want to help people during one of the most difficult times of their lives."

That is exactly what funeral directors can do. By remaining calm, tactful and professional while offering solid financial advice, practical guidance in funeral arranging, and emotional and psychological support, you can genuinely **make a difference** in the lives of others.



Writer Thomas Lynch offered the following insight into the importance of funerals in an article published in *The Christian Century*:

"A good funeral transports the newly deceased and the newly bereaved to the borders of a changed reality. The dead are disposed of in a way that says they mattered to us, and the living are brought to the edge of a life they will lead without the one who has died."

You can read the entire article by clicking on the link below.

Good Grief: An Undertaker's Reflections
http://www.findarticles.com/p/articles/mi_m1058/is_15_120/ai_106098098

Income Potential

The average income of a funeral director in May 2008 was **\$58,810**, with 50% of funeral directors earning between \$52,210 and \$69,680. Ten percent of funeral directors earn less than \$29,910 (many of these are new employees), and the top 10% earn more than \$92,940. As noted elsewhere in this guide, the reduction in mortuary school graduates is causing funeral homes to start offering more attractive pay and benefits.

Factors that affect pay include the years of experience; the number of services performed in a year; the number of facilities owned by a particular group of funeral directors; the area of the country; and the size of the town or city in which the business is located. You'll find more information about funeral director salaries later in this guide.

Advancement Opportunities

The funeral home industry provides genuine opportunities for advancement. If you are working at a larger funeral home, with many funeral directors employed there, you can move up the ladder in seniority. After gaining experience at a smaller funeral home, you could also apply for a job at a larger and more lucrative business.

Own Your Own Business

If it is your dream to own your own funeral home, know that several different types of arrangements exist. You can start your own funeral home from the ground up; you can buy an already existing funeral home from someone wishing to sell; or you can become a minority stockholder in a corporately owned funeral home.

As of 2009, **one in five** funeral directors were self-employed. Benefits of owning your own business include the ability to manage yourself, a chance to be financially free from the whims of a boss, and the opportunity to be creative in using your full range of talents, skills and abilities.

"If you're a 9 to 5 kind of person, this wouldn't be for you. If, though, you want a profession that combines caring with business, then the funeral business is ideal," says Bob Cool of Boyer & Cool Home for Funerals in Lorain, Ohio.

Quiz: Are You Suited to a Funeral Director Career?

It's true that not everyone is well suited to work as a funeral director or embalmer, but if you are reading this guide, there is a good chance that you are naturally drawn to this career.

This aptitude quiz doesn't have any right or wrong answers, per se. It is instead intended to kick start some soul searching about your own personality traits and personal beliefs, and how they would fit into your chosen career path. Have fun!

1) You rush into a convenience store, needing to pick up some last minute items for a get-together that will start in your home in less than half an hour. The person in front of you in line is obviously upset about something and the only store clerk is trying to calm her down. Do you:

- A. Get upset and shout at the clerk; after all, you're in a hurry!
- B. Realize that you can't purchase the necessary items and still get home on time, so you leave, figuring that you will dash into another store on the route home.
- C. Wait, realizing that the woman is upset. You figure that it won't hurt for you to be a few minutes late to the event at your home.

One of the key traits of a funeral director is patience. People come to you at one of the most emotional times of their lives, and you won't always be able to facilitate a funeral service as quickly as it seems you should. There are times when events in your own life will be put on hold, so if your gut reaction is A, then you'd better consider how you can work on that personality trait and adjust. In the question above, answers B and C are fine. (Just because you'd leave one store to buy bread at another does not mean that you would react the same way in a work-related situation!)

2) You received a \$300 refund, right about the time that you could use extra cash to pay your taxes. The problem is, the company didn't owe you that refund. Do you:

- A. Return the money immediately; it isn't yours!
- B. Not say anything, figuring that by the time the error is discovered, you'll have the \$300 to return. Taxes are important and you don't want to be late.
- C. Decide to sleep on it.

In this instance, A is the right answer for a future funeral director. You absolutely, positively must practice the highest level of ethical behavior in all that you do at the funeral home, in the community, and in your personal life. You will deal with people who are, because of circumstances, extremely vulnerable, and you will be handling valuables such as wedding rings and other family heirlooms on a regular basis. You will often be in a situation where "no one would know" if you took the ring. So, make a commitment to yourself right now that you will be ethical even in the minutest of details.

3) You attend a co-worker's wedding where the customs aren't familiar; matter of fact, they seem quite odd. What do you do?

- A. Shriek, "You guys are weird!" and then flee the building.
- B. Quietly observe the ceremony and then wish the couple the best.
- C. Enjoy learning about a new culture.

Hopefully, A seems quite inappropriate to you — because it is. Options B and C are fine. Although you don't need to embrace the funeral customs and ideas that may be presented to you in your career, it's important that you accept them as valid and honor them. If you can actively appreciate them, that's great. As a rule, members of certain religious, cultural and ethnic groups tend to repeatedly use the same funeral homes in a community, and you'll notice the pattern in your own town or city.

4) "Know what I love about my funeral director? She's the last person who will ever let me down! Ha ha ha..." When you hear the same joke, over and over again, do you:

- A. Chuckle in appreciation?
- B. Smile and change the subject?
- C. Grit your teeth to the point where your frustration is obvious?

Funerals are uncomfortable situations, and people aren't always sure how to deal with funeral directors, even in social or more casual situations. One of the ways that people cope with stressful or awkward situations is through the use of humor, which is sometimes dark, inappropriate, or downright corny. As best you can, realize the attempts for what they are, and handle the situation diplomatically.

5) You're at the high school championship basketball game, and the woman behind you is waving a huge banner, hooting and hollering at every single play in favor of the home team. Does this make you:

- A. Crazy?!? You just want to watch the game in peace.
- B. Even more enthusiastic. After all, this is the home town team.
- C. Slightly uncomfortable, since you would never react that way, but you figure what the heck. Seems to make her happy.

Just as people react to happy events in a different manner, everyone has his or her own style of grieving. Some people shut down emotionally and say very little, while others sob uncontrollably; some even may throw themselves bodily on the casket.

Because there is such a wide range, you can expect to observe and have to deal with many reactions that would be different from your own. It doesn't really matter how you would personally react, just as long as you are accepting of and able to assist others.

6) You desperately want to go to the basketball game, but someone called in sick at the office and you were asked to pitch in and work overtime. You:

- A) Understand that work is work, and the other person couldn't help getting ill.
- B) Refuse to come in! It's your time off, right?
- C) Suspect that this person might be calling off work to go to the same game, but quickly become resigned because you can't prove it. You grudgingly go to work.

If your answer is B, then you'd better take a long, hard look at your flexibility. If you own a funeral home business, or if you're the person with the least amount of seniority, you can expect to have your schedule interrupted regularly. People die on weekends, on holidays, in the middle of the night, and, yes, even on the days of big basketball games. If you work at a large funeral home, it's likely that you'll have times that you're on call and times when someone else is. But again, anyone can get sick or have an emergency, and the funeral home is open 24 hours a day, every single day of the year.

7) You've got a big day tomorrow and you need to do laundry. You know that you should wash your clothes, but your favorite television show is on. Do you:

- A) Wash your clothes. C'mon. That's what commercial breaks are for, right?
- B) Figure that you can get up early and wash them in the morning.
- C) Wonder if you'll have enough time to buy a new outfit before work, just in case you oversleep?

Funeral directors need to effectively manage their time. There are nearly as many methods of doing so as there are funeral directors, but the successful ones do select a method and then follow through. If you've chosen A, the future looks bright; if you've chosen B, then all is fine, given that you consistently listen to that early alarm. If you've selected C, then you know that you've got a skill that needs improvement.

8) You attempt to leave an important message over the phone with a receptionist who sounds confused. When you repeat the message, she doesn't seem to be paying attention to you. Do you:

- A) Patiently repeat that the message is important and ask that she write down the pertinent details?

- B) Become frustrated and hang up?
- C) Request a fax number or email address so that you can forward the specifics in writing?

During your career as funeral director, you will deal with countless people who struggle to comprehend what you're saying. They will seem distracted, frustrated or confused — or sometimes all three at once! Patience is key, as is finding different ways to communicate with people. Know that people process information in different ways and at different speeds, and you must not give up when your first attempts do not succeed.

9) The new tax laws stump you. When you consult your accountant to find out what you need this year, you discover that you cannot find all relevant receipts and documentation. Do you:

- A) Go back and search again, and then call for backup documentation wherever possible?
- B) Guess, figuring that your chance for an audit is low.
- C) Do everything in option A, and also create a better system for next year?

C is definitely the best choice. If you own or manage a funeral home, you must manage the business in the best manner possible, financially and operationally. You'll make mistakes (everyone does), but you must continue to strive to improve.

10) You go to the doctor for a routine physical, but feel faint when she draws blood. Is that:

- A) A sure sign that you cannot work as an embalmer because you'd pass out?
- B) An embarrassing secret between you and your doctor?
- C) Something that can happen to people in any profession, and not something to worry about?

Even if you do dislike getting a physical, relax. This doesn't mean that you'll struggle with the process of embalming. If you're thinking about the various components of the funeral service profession, perhaps you're unsure of how you would handle the more technical aspects of the job, such as embalming. You won't know until you give it a try.

This informal quiz is a quick introduction to the skills and attributes that the best funeral directors possess. In Chapter 3 we'll take a close look at these skills, and how you can develop yours.

1.3 Inside This Guide

This book will help you to understand the options available in the funeral service profession, and assist you in achieving your goals.

Chapter 2 will walk you through the steps of how to plan a funeral. It covers the types of clients you'll work with, how to assess needs in an initial meeting, how to present your prices, and how to close a sale. It also reviews common religious traditions, and suggests ways to personalize a funeral. It details the tasks in preparing for an upcoming funeral, and explains what's expected of you both during and after the funeral takes place.

In **Chapter 3** we'll explore developing the skills you'll need to be a successful funeral director. We'll explain what the key skills are, and then provide you with resources for informal learning you can start right away, formal learning options, and a list of the educational requirements for each U.S. state. Finally, we'll explain how to get your director's license by taking the National Board exam, including sample questions to expect.

Chapter 4 will help you get hired into your first job as a funeral director. It has career-specific information on developing your application materials, and explains the different types of funeral homes where you might find work. This chapter tells you how to find job openings at funeral homes across North America, including live web links to the largest employers in the country. The chapter concludes with some interview advice to help you land and excel in your dream job.

If opening your own funeral home is on your mind, **Chapter 5** is the right place to look. This chapter will help you develop your business concept and determine your role. It explores buying an established funeral home versus starting one from scratch, and helps you choose a location and set up your space. There is information on writing a business plan and seeking funding, along with some real-life start-up examples to show you how others have succeeded. The chapter is rounded out with legal matters you need to handle before you open your doors.

Chapter 6 focuses on running a successful business. It covers the issues of staffing your funeral home, working with suppliers and vendors, setting your fees and getting paid, and the all-important task of marketing your business to future clients. This chapter concludes with insider advice for being successful in this career.

The guide concludes with some real funeral director success stories to inspire and motivate you, and a list of state funeral associations for you to follow up with. Throughout the guide are resources to tap into, and insight from successful working funeral directors who want you to succeed just like them.

Once you're done reading this guide, you should be fully prepared to launch your own exciting career directing funerals. **You can do it!**