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The Hidden Curriculum of Trusts and Records

by Jack Hirsch

Funeral service programs focus on preparing students to work with families, plan services, and understand the practical side of care. What students may not see as often is the behind-the-scenes work, the trust records, reports, and documentation that keep a funeral home running smoothly. These responsibilities do not receive the same attention in school, but they play a major part in a director's role and in the long-term stability of a firm.

TRUST ADMINISTRATION 101 FOR FUTURE DIRECTORS

Preneed and perpetual care trusts are essential to funeral service. They provide reassurance for a family, ensure funds are available when services are needed, and help support the long-term viability of deathcare firms. Trusts allow the commitments made today to be honored years from now, even as staff or ownership changes.

Students are introduced to the idea of preneed, but most do not have the chance to see what trust administration looks like in practice. It includes how contracts are funded, how deposits are documented, how records are reconciled with a trustee, and which reports the state expects to see. Errors in any of these areas can create problems that are difficult and time-consuming to correct.

When trust paperwork is mishandled, the consequences can be significant. Delayed deposits, missing contracts, or incorrect information can lead to audit findings, fines, and unnecessary scrutiny. In more serious cases, trust issues can affect licensure or the firm's reputation in the community.

Directors do not need to become financial specialists, but they do need to understand the basic structure of a trust, the purpose of common reports, and the importance of accuracy. When they understand these fundamentals, they can answer families' questions with confidence and can explain how

funds are protected from the day the contract is signed to the day the service is carried out.

RECORDKEEPING AS A CAREGIVING SKILL

Recordkeeping may not be the first thing students think about when entering funeral service, but it is deeply connected to caring for families. Accurate documentation ensures that every preference, instruction, and detail is carried forward exactly as intended. This level of accuracy helps families feel secure in the choices they make.

A complete file includes authorizations, merchandise selections, payment information, contracts, and notes. If even one item is incomplete, the process can slow down. An unsigned cremation authorization can halt scheduling. A missing attachment can delay deposits. Incorrect dates or locations can cause confusion or force families to revisit decisions they believed were settled.

Good documentation also supports transparency. Families want clear answers when they ask about an existing contract or a change that was made in the past. Well-organized records allow directors to locate information quickly and explain it without hesitation. This builds trust and reduces stress for both the family and the staff.

Regulators see the importance of documentation as well. Many findings in state reviews relate to missing signatures, mismatched data, or unclear reporting. These issues rarely



come from neglect. They usually come from rushed paperwork, inconsistent processes, or a lack of training. Strong habits established early help prevent those issues.

COMMON BLIND SPOTS AND REAL-WORLD LESSONS

Every firm, regardless of size, encounters certain recurring issues. Students and new directors should be aware of the most common areas where problems occur. These include incomplete contracts, incorrect amounts or dates, data that does not match trustee records, missing documentation for cancellations or changes, and small errors in data entry that create larger inconsistencies later.

These issues are not the result of a lack of care. They happen when staff are pressed for time or when processes vary from person to person. But they can cause delays, frustration and additional work. Understanding these blind spots early helps new professionals avoid them.

How Students Can Start Learning Now

Students do not have to wait until they are licensed to begin understanding the hidden curriculum. They can ask to sit in on trust reviews or reconciliations, observe how deposits are documented, or read actual preneed contracts to see how they are structured. Following a single contract from the point of sale through funding and reporting can provide valuable insight.

Simple habits also make a difference. Double-checking names, dates, and amounts, using checklists when completing paperwork, and asking questions when something looks unfamiliar all help build confidence. These habits reinforce that every form, every signature, and every data point represents a commitment that will matter to a family in the future.

WHAT MENTORS AND PARTNERS CAN DO

Owners, managers, and senior directors play a major role in helping new professionals understand this side of the work.

Taking the time to walk through a trust statement, a state report, or an audit letter can build knowledge that is difficult to gain through textbooks alone. These conversations show new staff how back-office responsibilities support everything a funeral home does.

Trust administrators and recordkeeping partners can also support this learning. In addition to managing risk and compliance, they can help explain best practices, answer questions, and guide early-career directors as they learn the administrative side of funeral service.

REDEFINING WHAT IT MEANS TO BE PREPARED

Being prepared for a career in deathcare is not only about serving families in the moment. It is also about managing the long-term commitments made to them. Mastering both the visible and unseen parts of the profession helps directors build stronger relationships with families and stronger foundations for their firms.

When students embrace this hidden curriculum early, they enter the profession more confident, more capable, and better prepared to become the leaders their communities will rely on for years to come.



Jack Hirsch serves as President of FSI as of January 2025. Previously, he served as senior vice president of the Funeral & Cemetery Trust Division at Argent Trust, FSI's parent company. With more than 20 years of financial experience, Hirsch specializes in regulatory reporting, trust services, asset management, and tailored solutions for endowments and foundations. As FSI's president, he is focused on continuous improvement and helping operators reach families in meaningful, convenient ways by streamlining services and leveraging the strengths of FSI and Argent Trust.