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Make copies of this page and check with several funeral homes to compare costs.

	Company A	Company B	Company C
<b>Funeral Goods &amp; Services</b>			
Basic services of funeral director and staff			
Transfer body to funeral home			
Transfer body to another funeral home			
Receive body from another funeral home			
Direct cremation: funeral home charge			
Direct cremation: crematory charge			
For cremation: alternative container or rental casket			
Urn for cremated remains			
Immediate burial			
Embalming			
Other preparation of the body			
Casket			
Casket model number or description			



Exact model number or description				
Grave liner or vault				
Liner/vault model number or description				
Use of staff and facility:				
- for viewing or visitation				
- for funeral or memorial service				
Use of staff and equipment: for graveside service				
Hearse				
Limousine or other vehicles				
<b>Subtotal</b>				
<b>Cemetery Goods &amp; Services</b>				
Cemetery plot, crypt or niche				
Endowment care fee				
Opening and closing plot, crypt or niche				
Marker or monument and set up fee				
<b>Total</b>				

Traditionally, caskets were sold only by funeral homes. But more and more, showrooms and websites operated by “third-party” dealers are selling caskets. You can buy a casket from one of these dealers and have it shipped directly to the funeral home. The Funeral Rule requires funeral homes to agree to use a casket you bought elsewhere, and doesn’t allow them to charge you a fee for using it.

No matter where or when you’re buying a casket, it’s important to remember that its purpose is to provide a dignified way to move the body before burial or cremation. No casket, regardless of its qualities or cost, will preserve a body forever. Metal caskets frequently are described as “gasketed,” “protective” or “sealer” caskets. These terms mean that the casket has a rubber gasket or some other feature that is designed to delay the penetration of water into the casket and prevent rust. The Funeral Rule forbids claims that these features help preserve the remains indefinitely because they don’t. They just add to the cost of the casket.

Most metal caskets are made from rolled steel of varying gauges — the lower the gauge, the thicker the steel. Some metal caskets come with a warranty for longevity. Wooden caskets generally are not gasketed and don’t have a warranty for longevity. They can be hardwood like mahogany, walnut, cherry or oak, or softwood like pine. Pine caskets are a less expensive option, but funeral homes rarely display them. Manufacturers of both wooden and metal caskets usually offer warranties for workmanship and materials.

## **For cremation:**

Many families that choose cremation rent, rather than buy, a casket from the funeral home for the visitation and funeral. If you opt for visitation and cremation, ask about the rental option. For those who choose a direct cremation without a viewing or other ceremony with the body present, the funeral provider must offer an inexpensive unfinished wood box or alternative container, a non-metal enclosure — pressboard, cardboard or canvas — that is cremated with the body.

Under the Funeral Rule, funeral directors who offer direct cremations:

- may not tell you that state or local law requires a casket for direct cremations, because none do;
- must disclose in writing your right to buy an unfinished wood box or an alternative container for a direct cremation; and
- must make an unfinished wood box or other alternative container available for direct cremations.

## **Burial Vaults or Grave Liners**

Burial vaults or grave liners, also known as outer burial containers, are commonly used to prevent the ground from caving in as a casket deteriorates over time. A grave liner is made of reinforced concrete and covers only the top and sides of the casket. A burial vault is more substantial and expensive than a grave liner. It surrounds the casket in concrete or another material and may be sold with a warranty of protective strength.

State laws do not require a vault or liner, and funeral providers may not tell you otherwise. However, keep in mind that many cemeteries require some type of outer burial container to prevent the grave from sinking in the future. Neither grave liners nor burial vaults are designed to prevent the eventual decomposition of human remains. It is illegal for funeral providers to claim that a vault will keep water, dirt, or other debris from penetrating into the casket if that's not true.

Before showing you any outer burial containers, a funeral provider is required to give you a list of prices and descriptions. It may be less expensive to buy an outer burial container from a third-party dealer than from a funeral home or cemetery. Compare prices from several sources before you select a model.

## **Cash Advances**

Cash advances are fees charged by the funeral home for goods and services it buys from outside vendors on your behalf, including flowers, obituary notices, pallbearers, officiating clergy, and organists and soloists. Some funeral providers charge you their cost for the items they buy on your behalf. Others add a service fee to the cost. The Funeral Rule requires those who charge an extra fee to disclose that fact in writing, although it doesn't require them to specify the amount of their markup. The Rule also requires funeral providers to tell you if there are refunds, discounts, or rebates from the supplier on any cash advance item.





When planning a funeral pre-need, consider where the remains will be buried, entombed, or scattered. In the short time between the death and burial of a loved one, many family members find themselves rushing to buy a cemetery plot or grave — often without time for careful thought or a personal visit to the site.

You may wish to make decisions about your arrangements in advance, but not pay for them in advance. Over time, businesses may close or change ownership. Prices may go up, or in some areas with increased competition, prices may go down. It's a good idea to review and revise your decisions every few years, and to make sure your family is aware of your wishes.

Put your preferences in writing, give copies to family members and your attorney, and keep a copy in a handy place. Don't designate your preferences in your will, because a will often is not found or read until after a funeral. Avoid putting the only copy of your preferences in a safe deposit box. That's because your family may have to make arrangements on a weekend or holiday, before the box can be opened.

## **Prepaying**

Millions of Americans have entered into contracts to arrange their funerals and prepay some or all of the expenses involved. State law governs the prepayment for funeral goods and services; various states have laws to help ensure that advance payments are available to pay for funeral products and services when they're needed. But protections vary widely from state to state, and some state laws offer little or no effective protection. Some state laws require the funeral home or cemetery to place a percentage of the prepayment in a state-regulated trust or

to purchase a life insurance policy with the death benefits assigned to the funeral home or cemetery.

If you're thinking about prepaying for funeral goods and services, it's important to consider the answers to these questions:

- **What are you are paying for?** Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?
- **What happens to the money you paid?** States have different requirements for handling funds paid in advance for funeral services.
- **What happens to the interest income on money you pay?**
- **Are you protected if the firm you dealt with goes out of business?**
- **Can you cancel the contract and get a full refund if you change your mind about the items you bought or the arrangements you made?**
- **What happens if you move or die while away from home?**

Be sure to tell your family about the plans you made; let them know where the documents are filed. If your family isn't aware that you made plans, your wishes may not be carried out. And if family members don't know that you prepaid the funeral costs, they could end up paying for the arrangements too. You may wish to consult an attorney on the best way to ensure that your wishes are followed.



## Funeral Terms

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Here are terms you will encounter when planning a funeral.

**Alternative container:** An unfinished wood box or other non-metal receptacle without ornamentation, often made of fiberboard, pressed wood or composition material; it generally costs less than a casket.

**Casket:** A rigid container usually made of wood or metal, designed to hold remains.

**Cemetery property:** A grave, crypt, or niche in a cemetery.

**Cemetery services:** Opening and closing graves, crypts or niches; setting up grave liners, vaults or markers; maintaining cemetery grounds and facilities.

**Columbarium:** A room or building with niches that hold urns containing cremated remains.

**Cremation:** A heating process that incinerates human remains.

**Crypt:** A space in a mausoleum or other building that holds cremated or whole remains.

**Direct cremation:** Disposing of remains by cremation without having a formal viewing, visitation, or ceremony with the body present.

**Disposing, disposition:** Placing cremated or whole remains in their final resting place.

**Endowment care:** Maintaining a cemetery facility including grounds, plantings, roadways and water systems.

**Endowment care fee:** Money collected from cemetery property buyers and placed in trust to pay for cemetery maintenance.

**Funeral ceremony:** A service commemorating a deceased person with the body present.

**Funeral provider:** Any person, partnership or corporation that sells or offers to sell funeral goods and funeral services to the public.

**Funeral services:** Any services that care for and prepare bodies for burial, cremation or other final disposition and arrange, supervise or conduct a funeral ceremony or final disposition of remains.

**Grave:** A space in the ground for the burial of remains.

**Grave liner:** A type of outer burial container that covers the top and sides of a casket in a grave.

**Graveside service:** A service commemorating a deceased person held at a cemetery before burial.

**Immediate burial:** Disposing of remains by burial without having a formal viewing, visitation, or ceremony with the body present before the graveside service.

**Interment:** Placing remains in a grave, tomb or niche.

**Inurnment:** Placing cremated remains in an urn.

**Marker:** An inscribed stone that stands or is laid over a grave.

**Mausoleum:** A building in which remains are buried or entombed.

**Memorial service:** A ceremony commemorating a deceased person without the body present.

**Niche:** A space in a columbarium, mausoleum or wall to hold an urn.

**Outer burial container:** A structure that partially or completely surrounds a casket in a grave.

**Urn:** A container to hold cremated remains.

**Vault:** A type of outer burial container that surrounds a casket in a grave.

## Contact Information

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Most states have a licensing board that regulates the funeral industry. You may contact the board in your state for information or help. For more information about funeral arrangements and options, you can contact business, professional and consumer groups including:

### **AARP**

Nonprofit organization that helps people 50 and older improve the quality of their lives.

601 E Street, NW  
Washington, DC 20049  
Toll-Free: 1-888-687-2277

**[www.aarp.org](http://www.aarp.org)**

### **Council of Better Business Bureaus**

Private, nonprofit organization that promote ethical business standards and voluntary self-regulation of business practices.

3033 Wilson Blvd. Suite 600  
Arlington, VA 22201  
1-703-276-0100

**[www.bbb.org/us/](http://www.bbb.org/us/)**

## **Cremation Association of North America**

Association of crematories, cemeteries, and funeral homes that offer cremation.

499 Northgate Parkway  
Wheeling, IL 60090-2646  
1-312-245-1077

**[www.cremationassociation.org](http://www.cremationassociation.org)**

## **Federal Trade Commission**

Federal agency that enforces the funeral rule and works to prevent business practices that are anticompetitive, deceptive, or unfair to consumers.

600 Pennsylvania Avenue, NW  
Washington, DC 20580  
Toll-Free: 1-877-FTC-HELP

**[www.ftc.gov](http://www.ftc.gov)**

## **Funeral Consumers Alliance**

Nonprofit organization dedicated to protecting a consumer's right to choose a meaningful, dignified, affordable funeral.

33 Patchen Road  
South Burlington, VT 05403  
1-802-865-8300

**[www.funerals.org](http://www.funerals.org)**

## **Funeral Ethics Organization**

Organization that promotes ethical dealings in all death-related transactions.

87 Upper Access Road  
Hinesburg, VT 05461  
1-802-482-6021

**[www.funeraethics.org](http://www.funeraethics.org)**

## **Green Burial Council**

Nonprofit organization that encourages environmentally sustainable death care practices and helps consumers identify “green” cemetery, funeral, and cremation services.

1601 North Sepulveda, Suite 152

Manhattan Beach, CA 90266

Toll-Free: 1-888-966-3330

**[www.greenburialcouncil.org](http://www.greenburialcouncil.org)**

## **International Cemetery, Cremation and Funeral Association**

International trade association representing the cemetery, funeral service, cremation, and memorialization profession.

It offers informal, free mediation of consumer complaints about cemetery services or policies.

107 Carpenter Drive, Suite 100

Sterling, VA 20164

Toll-Free: 1-800-645-7700

**[www.iccfa.com](http://www.iccfa.com)**

## **Jewish Funeral Directors of America**

International association of funeral homes serving the Jewish community.

107 Carpenter Drive, Suite 100

Sterling, VA 20164

Toll-Free: 1-888-477-5567

**[www.jfda.org](http://www.jfda.org)**

## **National Funeral Directors and Morticians Association**

National association of primarily African-American funeral providers.

6290 Shannon Parkway

Union City, GA 30291

Toll free: 1-800-434-0958

**[www.nfdma.com](http://www.nfdma.com)**

## **National Funeral Directors Association**

Educational and professional association of funeral directors; provides consumer information and advice by telephone.

13625 Bishop's Drive  
Brookfield, WI 53005  
Toll-Free: 1-800-228-6332

**[www.nfda.org](http://www.nfda.org)**

## **Order of the Golden Rule**

International association of independent, family-owned funeral homes.

3520 Executive Center Drive, Suite 300  
Austin, TX 79731  
Toll-Free: 1-800-637-8030

**[www.ogr.org](http://www.ogr.org)**

## **Selected Independent Funeral Homes**

Association of independent locally-owned funeral homes.

500 Lake Cook Road, Suite 205  
Deerfield, IL 60015  
Toll-Free: 1-800-323-4219

**[www.selectedfuneralhomes.org](http://www.selectedfuneralhomes.org)**

## **U.S. Department of Veterans Affairs**

Federal agency that provides care and services to veterans and beneficiaries.

810 Vermont Avenue, NW  
Washington DC 20420  
Toll-Free: 1-800-827-1000

**[www.va.gov](http://www.va.gov)**

## **U.S. Department of Veterans Affairs**

### **National Cemetery Administration**

Provides burial services in veteran's cemeteries for veterans and family members. Maintains cemeteries nationwide.

810 Vermont Avenue, NW  
Washington DC 20420  
Toll-Free: 1-800-827-1000

**[www.cem.va.gov](http://www.cem.va.gov)**

## Solving Problems

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If you have a problem concerning funeral matters, it's best to try to resolve it first with the funeral director. If you are dissatisfied with the funeral services you receive, the Funeral Consumers Alliance offers advice on how to resolve a problem. You also can contact your state or local consumer protection agencies. Check your telephone directory for phone numbers or visit [www.naag.org](http://www.naag.org) for a list of state Attorneys General.

In addition, you can file a complaint with the FTC. The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit [consumer.ftc.gov](http://consumer.ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.

Watch a video, *How to File a Complaint*, at [consumer.ftc.gov/media](http://consumer.ftc.gov/media) to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.



Federal Trade Commission  
[consumer.ftc.gov](http://consumer.ftc.gov)  
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