BurialFinalExpense

FREE CHECKLIST

Funeral home price comparison checklist

Compare two or three homes before you decide

Prices differ from one funeral home to the next. Write every total on this sheet so you can compare the same goods and services side by side.

Before you call

- [ ] Decide the service you want: burial or cremation, with or without a viewing.
- [ ] List two or three funeral homes within a reasonable drive.
- [ ] Write down the same description of the service to read to each one.
- [ ] Have a pen ready: write each total on the table at the end.

On the phone

Funeral directors must give you price information by telephone if you ask. You do not have to give your name, address or telephone number first.

- [ ] Ask for the total for the service you described.
- [ ] Ask what the basic services fee covers.
- [ ] Ask whether prices are listed online or can be mailed.
- [ ] Ask whether the home accepts an insurance assignment.
- [ ] Ask what payment arrangements it offers while an insurance claim is paid.

General education, not insurance, legal or tax advice. Figures are examples unless a source is named. Prices and rules vary by state and insurer.

At the funeral home

- [ ] Ask for the General Price List. It is yours to keep.
- [ ] Ask for the casket price list before you see any caskets.
- [ ] Ask for the outer burial container price list if the home sells containers.
- [ ] Ask which items a cemetery or crematory requires by law, and have it explained in writing.
- [ ] Before you pay, get a written statement of every item you chose and its price.

Choices that can lower the bill

- Buy only the goods and services you want, not a package.
- Use a casket or urn you bought elsewhere. The home cannot refuse it or charge a fee to handle it.
- Choose an alternative container instead of a casket for cremation.
- Ask about direct cremation or immediate burial, which do not need embalming.
- Ask about a private family viewing without embalming.
- Ask whether refrigeration is available if preservation is a practical need.
- Remember that outer burial containers are not required by state law anywhere, though many cemeteries require them.

Write the totals side by side

Line	Home A	Home B	Home C
Basic services fee			
Viewing or visitation			
Transport of the body			
Casket or alternative container			
Cremation or burial service			
Outer burial container, if required			
Total as written			

> Cemetery, crematory and marker charges are often separate from the funeral home total. Ask for them in writing too, and add them before you pick a coverage amount.

General education, not insurance, legal or tax advice. Figures are examples unless a source is named. Prices and rules vary by state and insurer.

After the visits

- [ ] Compare the same lines across homes, not only the bottom total.
- [ ] Add cemetery, crematory and marker charges to the lowest sensible total.
- [ ] Enter that total in the funeral bill gap calculator to see the gap a policy would fill.
- [ ] If you are planning ahead, ask what happens to a prepaid price if the home closes or you move.
- [ ] Tell one person which home you chose and where the price lists are kept.

Sources

- FTC: The Funeral Rule
  consumer.ftc.gov/articles/ftc-funeral-rule
- FTC: Shopping for funeral services
  consumer.ftc.gov/articles/shopping-funeral-services

Turn the lowest total into a coverage amount at burialfinalexpense.com/tools

burialfinalexpense.com/quote or call (888) 635-3511

General education, not insurance, legal or tax advice. Figures are examples unless a source is named. Prices and rules vary by state and insurer.