

How Much Will My Funeral Cost?

\$1,000?
\$3,000?
\$5,000?
\$7,000?
\$10,000?



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Funeral and Memorial Societies of America, Inc.
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Talk with your family
about what kind of funeral
is important to them.



Sometimes it is difficult to talk
about death,
but it is a loving thing to help your
family be prepared.

If your family does not have a lot of money, decide how much you want to spend for a funeral.

A **memorial service**, without the casket there, will cost less than most other choices. You can hold a memorial service anywhere—in a church, in a park, perhaps at home.



You do not need an undertaker to plan a memorial service. In fact, the more you use the funeral home and its staff, the more the funeral will cost. When the family is doing all the planning, the service can be much more personal.

The least expensive plan would be to **donate your body to a medical school.**



Your family might have to pay a few hundred dollars to move the body to the college or university. Your relatives and friends could then plan a memorial service.



After medical study, most schools are willing to return cremated remains to the family.

The next least expensive plan would be an **immediate cremation**. You do not need an expensive casket for cremation. A simple wood or cardboard casket will do.

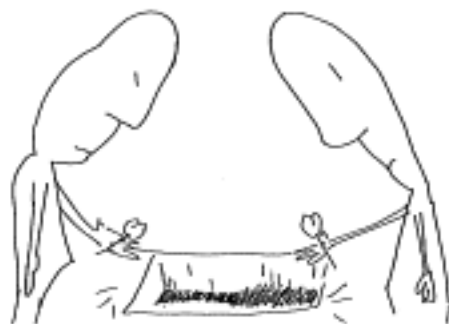
The undertaker will pick up the body and return the "ashes" (cremated remains) to your family within a few days.

Your family can then plan a memorial service in a church or other place for which there is no charge.



Cremated remains may be kept in the home or buried in a cemetery. If you do not have a cemetery lot, they could be buried or scattered in a favorite spot.

If you prefer that your body be buried, an **immediate burial** will cost the least. There would be no embalming or viewing, and a **simple casket** or **pine box** can be chosen. If your family would like to be at the cemetery at the time of burial, the mortician will charge for a **graveside service**.



Family members who need quiet time to say their "good-byes" can often do so before calling the funeral home to take the body.

If you plan a funeral with **viewing** or **visitation**, the funeral home will insist that **embalming** be done first, even though that is not usually required by law. You will also be charged for **preparation of the body**—dressing and placing the body in the casket. There will be a charge for the **hearse** to take the body to the church—if the funeral is held there—plus **other vehicles** for the family if you don't use your own. There will be a charge for the funeral staff to assist with the **funeral**.

The funeral home will also add a **“Basic” charge** for planning the funeral. Sometimes this is only \$500 or so, but it is often over \$1,000—sometimes over \$2,000.

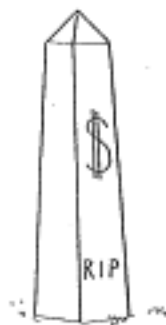
This type of funeral might cost \$6,000 or more by the time you add up all the things you have chosen.

In addition to the "Basic" charge, funeral homes make their greatest profit on **caskets** because of high mark-up. Caskets that cost only \$150 wholesale might be sold for nearly \$600 or more. Some of the caskets marked \$1,500 or \$2,500 cost less than \$500 wholesale.

There is NO advantage in buying a "sealer" casket. What happens to a body after death cannot be stopped by paying a lot of money for a fancy casket. It only improves the profit for the funeral home. A plain pine box made by a relative or someone in town is a perfectly dignified way to go. You can add a favorite blanket and pillow, if you wish.



If you do not already have a **cemetery lot**, you will need to check on those prices. In city areas, cemetery lots are quite expensive. There will also be a charge of several hundred dollars **to open and close the grave**. The cemetery will probably require a **grave liner** which will cost another several hundred dollars.



A **simple marker** can be purchased for one or two hundred dollars. Of course, it's possible to spend a lot more for a monument, too.

How much your funeral costs will also depend on which funeral home you use. Some charge thousands of dollars more for exactly the same services, so it is a good idea to shop around. But the prices you find today may change a few months from now.



By federal law, funeral homes must give you prices over the telephone.

Call several—even those in neighboring communities—and ask for the cost of everything listed here in **bold**. Be sure to ask if there are any additional charges you must expect.

For example, "Is the cost of cremation included with a **direct cremation?**"

The funeral home is also required to give you a printed price list if you call in person to pick it up.



If shopping for a funeral seems like a difficult task, see if there is a memorial society in your area—its volunteers probably have done the price-shopping for you. It even may offer a discount for members at certain mortuaries. Memorial societies also have funeral-planning forms that will help make your wishes easy to understand for survivors.

To find a nonprofit, educational memorial society near you, call:
1-800-765-0107.

Prices to check:

(make copies of this page and check several funeral homes)

Body donation to a medical school	_____
Immediate cremation	_____
If the cremation process is extra, how much is it?	_____
Immediate burial with least expensive casket	_____
Graveside service	_____
Forwarding body to another location	_____
Receiving body from another location	_____
Basic funeral-planning charge	_____
Pick-up of body	_____
Embalming	_____
Other preparation of body	_____
Least expensive casket description _____	_____
Visitation/Viewing—staff and facilities	_____
Funeral service—staff and facilities	_____
Hearse	_____
Other vehicles	_____
Total	_____

Cemetery costs:

Cost of lot (if you don't already own one)	_____
Perpetual care	_____
Opening & closing the grave	_____
Grave liner, if required	_____
Marker/monument (including set-up)	_____

In most states, a family or church group may handle a death without using a mortuary. Check the legal details in the book "Caring for Your Own Dead."