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Shopping for Funeral Services

When a loved one dies, grieving family members and friends often are confronted with dozens of decisions about the funeral — all of which must be made quickly and often under great emotional duress. What kind of funeral should it be? What funeral provider should you use? Should you bury or cremate the body, or donate it to science? What are you legally required to buy? What about the availability of environmentally friendly or “green” burials? What other arrangements should you plan? And, practically, how much is it all going to cost?

Funeral Planning Tips

Many funeral providers offer various “packages” of goods and services for different kinds of funerals. When you arrange for a funeral, you have the right to buy goods and services separately. That is, you do not have to accept a package that may include items you do not want. Here are some tips to help you shop for funeral services:

- **Shop around in advance.** Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn.
- **Ask for a price list.** The law requires funeral homes to give you written price lists for products and services.
- **Resist pressure to buy goods and services you don't really want or need.**
- **Avoid emotional overspending.** It's not necessary to have the fanciest casket or the most elaborate funeral to properly honor a loved one.
- **Recognize your rights.** Laws regarding funerals and burials vary from state to state. It's a smart move to know which goods or services the law requires you to purchase and which are optional.

- **Apply the same smart shopping techniques you use for other major purchases.** You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.
- **Shop in advance.** It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.

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This article is part of a Federal Trade Commission / Consumer Information series - check out the sections below for more information and resources for funeral planning.

- [The FTC Funeral Rule](#)
- [Funeral Costs and Pricing Checklist](#)
- [Types of Funerals](#)
- [Choosing a Funeral Provider](#)
- [Buying a Cemetery Site](#)
- [Planning Your Own Funeral](#)
- [Funeral Terms and Contract Information](#)

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