

Funeral Remedy

Complete Step-by-Step Funeral Price and Consumer-Rights Guide

THE FAST VERSION

- Phone-shop 3 to 4 funeral homes before visiting.
- Compare the same selected services, not package names.
- Build a-la-carte from the price lists.
- Price casket/urn and cemetery items separately.
- Get a written itemized statement before paying.

THE COMPLETE STEP-BY-STEP PROCESS

STEP 1 - Know the core Funeral Rule rights before arranging

Covered funeral providers must provide price information as required by the Rule, allow required itemized selection, permit qualifying outside caskets or urns without a handling fee, and provide an itemized statement before payment.

STEP 2 - Decide the disposition and services the family actually wants

Separate burial, cremation, memorial, viewing, ceremony, graveside, transportation, and other choices before comparing prices.

STEP 3 - Phone-shop 3 to 4 funeral homes

Ask for the basic services fee and prices for the exact services you want. You do not need to give your name or address merely to obtain price information by phone.

STEP 4 - Build the same selection at every provider

Use the same disposition, transfer, preparation, viewing, ceremony, vehicles, casket/container, crematory, and cash-advance items so totals are comparable.

STEP 5 - Compare package and a-la-carte totals

A package can be shown, but also calculate the identical a-la-carte selection and list what the package adds or removes.

STEP 6 - Review casket prices before choosing

Use the Casket Price List before the showroom decision. Ask for lower-priced choices or price an outside casket or urn.

STEP 7 - Do not buy protective claims on emotion

Capture the exact written representation. Product naming alone does not establish a Rule issue; the actual preservation or protection claim matters.

STEP 8 - Treat embalming as a specific choice or requirement

Ask whether it is desired, authorized, or actually required by the circumstances and controlling law. Do not let it appear automatically without explanation.

STEP 9 - Separate cash-advance items

Flowers, clergy, obituary, certificates, and similar third-party items should be visible as separate costs, including any disclosed markup.

STEP 10 - Challenge a second mandatory overhead fee

The master treats the permitted basic services fee as the single non-declinable overhead charge under the Funeral Rule. A documented second non-declinable fee requires review.

STEP 11 - Price cemetery costs separately

Plot, opening and closing, vault or liner, marker, installation, and perpetual care may fall outside the federal Funeral Rule depending on provider type. Keep them separate.

STEP 12 - For pre-need, read state protections and cancellation terms

Pre-need funding, portability, refund, trust/insurance structure, provider closure, and cancellation are primarily state-law and contract questions.

STEP 13 - Get the final itemized statement before paying

Confirm every selected item, price, credit, cash advance, cemetery item, tax, and outside merchandise treatment before payment.

STEP 14 - Preserve exact documents and statements for any dispute

A written issue can be evaluated from evidence. A verbal disagreement with no record may require more facts before any Rule conclusion.

HARD STOPS / MAJOR RED FLAGS

- Provider refuses required price information or required itemization.
- Documented second non-declinable overhead fee on top of the basic services fee.
- Documented handling fee because the family uses an outside casket or urn.
- Unauthorized embalming charge without a verified requirement or authorization.
- A casket is required for direct cremation instead of an available alternative container.
- Pressure that equates spending more with loving the deceased more.
- Remote or fake-local operator obscures the identity of the actual funeral provider.
- Material prices change after the family is already committed without explanation.

CONSUMER WORKSHEET

A. Family selection

Field	Your entry
Disposition	
Transfer	
Basic services	
Preparation/embalming	
Viewing	
Ceremony/memorial	
Vehicles	
Casket/urn/container	
Crematory	

B. Provider comparison

Field	Your entry
Provider 1 total	
Provider 2 total	
Provider 3 total	
Package total if offered	
A-la-carte total	
Missing price lines	

C. Third-party/cemetery

Field	Your entry
Cash-advance items	
Cash-advance markup disclosed?	
Plot	
Opening/closing	
Vault/liner	
Marker	
Other cemetery cost	

D. Rule evidence

Field	Your entry
GPL/CPL/OBCPL dates	
Outside casket/urn facts	
Embalming authorization	
Any second mandatory fee	
Final itemized statement received	

SOURCE AND SCOPE

Built from the canonical Funeral Remedy v2.1 master. The master defines the tool as a same-selection GPL comparison and a-la-carte builder with a Funeral Rule fact screen. It does not treat a package offer by itself as illegal.

Educational reference only. Funeral, cemetery, embalming, pre-need, remains-release, and state/local requirements vary by provider type and jurisdiction. The actual documents and facts control.