



FUNERAL SERVICE COSTS: COMPARISON & PLANNING WORKSHEET

Use this worksheet to compare funeral home pricing and plan your budget



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MEMORIAL MERITS
MemorialMerits.com

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Use this worksheet to compare funeral home pricing and plan your budget

GENERAL INFORMATION

Date: _____

Planning for: ☐ Myself (pre-planning) ☐ Loved one (immediate need)

Disposition preference: ☐ Burial ☐ Cremation ☐ Undecided

Estimated budget: \$ _____

FUNERAL HOME COMPARISON

Compare at least 2-3 funeral homes before making decisions

Funeral Home #1 Funeral Home #2 Funeral Home #3

Name

Address

Phone

Contact Person

GPL Received? ☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No

BASIC SERVICE FEES

This non-declinable fee is charged by all funeral homes

Item	Funeral Home #1	Funeral Home #2	Funeral Home #3
Basic Services Fee \$	\$	\$	\$

[Memorial Merits | Honoring Life & Legacy](https://memorialmerits.com/funeral-service-costs-industry-pricing-structure-explained/)

See the complete guide here: <https://memorialmerits.com/funeral-service-costs-industry-pricing-structure-explained/>

Item	Funeral Home #1	Funeral Home #2	Funeral Home #3
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What's included:

Notes on what basic services fee covers:

PROFESSIONAL SERVICES (Itemized Costs)

Service	FH #1	FH #2	FH #3	Need?
Embalming	\$	\$	\$	☐ Yes ☐ No
Other body preparation	\$	\$	\$	☐ Yes ☐ No
Refrigeration (per day)	\$	\$	\$	☐ Yes ☐ No
Dressing & cosmetology	\$	\$	\$	☐ Yes ☐ No
Transfer to funeral home	\$	\$	\$	☐ Yes ☐ No
Hearse to cemetery/crematory	\$	\$	\$	☐ Yes ☐ No
Additional vehicles	\$	\$	\$	☐ Yes ☐ No
Viewing/visitation (per day)	\$	\$	\$	☐ Yes ☐ No
Funeral ceremony at FH	\$	\$	\$	☐ Yes ☐ No
Graveside service	\$	\$	\$	☐ Yes ☐ No
Memorial service	\$	\$	\$	☐ Yes ☐ No
Staff for service	\$	\$	\$	☐ Yes ☐ No
Audio-visual equipment	\$	\$	\$	☐ Yes ☐ No

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MERCHANDISE COSTS

CASKETS (if choosing burial or cremation with viewing)

Casket Type	FH #1	FH #2	FH #3	Online/Third-Party
Least expensive option	\$	\$	\$	\$
Standard metal	\$	\$	\$	\$
Premium metal	\$	\$	\$	\$
Wood	\$	\$	\$	\$
Rental casket (cremation)	\$	\$	\$	N/A

Can I purchase casket elsewhere?

- Funeral Home #1: ☐ Yes ☐ No | Any fees? ☐ Yes ☐ No | Fee amount: \$_____
- Funeral Home #2: ☐ Yes ☐ No | Any fees? ☐ Yes ☐ No | Fee amount: \$_____
- Funeral Home #3: ☐ Yes ☐ No | Any fees? ☐ Yes ☐ No | Fee amount: \$_____

OUTER BURIAL CONTAINERS (if required by cemetery)

Container Type	FH #1	FH #2	FH #3
Grave liner (basic)	\$	\$	\$
Standard vault	\$	\$	\$
Premium vault	\$	\$	\$

URNS (if choosing cremation)

Urn Type	FH #1	FH #2	FH #3	Online/Third-Party
Basic urn	\$	\$	\$	\$
Standard urn	\$	\$	\$	\$
Premium urn	\$	\$	\$	\$

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Urn Type	FH #1	FH #2	FH #3	Online/Third-Party
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Temporary container \$	\$	\$	\$
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Can I purchase urn elsewhere?

- Funeral Home #1: ☐ Yes ☐ No
- Funeral Home #2: ☐ Yes ☐ No
- Funeral Home #3: ☐ Yes ☐ No

OTHER MERCHANDISE

Item	FH #1	FH #2	FH #3
Guest register book	\$	\$	\$
Memorial folders/cards	\$	\$	\$
Thank you cards	\$	\$	\$
Video tribute	\$	\$	\$

DOCUMENTATION & ADMINISTRATIVE

Item	FH #1	FH #2	FH #3
Death certificates (each)	\$	\$	\$
Permits & authorizations	\$	\$	\$
Obituary placement fee	\$	\$	\$
Certified copies	\$	\$	\$

How many death certificates do I need?

Recommended: 8-12 copies for insurance, banks, government agencies, property transfers

Number needed: _____ × Cost per copy: \$_____ = Total: \$_____

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DIRECT CREMATION PACKAGE (if applicable)

Included Services **FH #1** **FH #2** **FH #3**

Total package price \$ \$ \$

What's included:

IMMEDIATE BURIAL PACKAGE (if applicable)

Included Services **FH #1** **FH #2** **FH #3**

Total package price \$ \$ \$

What's included:

Note: Package does not include cemetery plot, grave liner/vault, or headstone

CEMETERY COSTS (separate from funeral home)

Cemetery Name: _____

Contact: _____

Item	Cost	Notes
Burial plot	\$	Location: _____
Opening & closing grave	\$	
Grave liner (if bought from cemetery)	\$	
Vault (if bought from cemetery)	\$	
Headstone/marker	\$	Style: _____
Perpetual care fee	\$	☐ Included ☐ Separate
Foundation for monument	\$	

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CREMATORY COSTS (if using separate crematory)

Crematory Name: _____

Item	Cost
Cremation fee	\$
Cremation container	\$
Columbarium niche (if applicable)	\$

ADDITIONAL COSTS TO CONSIDER

Item	Estimated Cost Notes	
Flowers	\$	
Reception/catering	\$	Number of guests: _____
Clergy or officiant	\$	
Musicians	\$	
Programs printing	\$	
Venue rental (if not at FH)	\$	
Transportation for family	\$	
Lodging for out-of-town guests	\$	
Obituary publication costs	\$	

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COST SUMMARY & COMPARISON

Category	FH #1 Total	FH #2 Total	FH #3 Total
Basic services fee	\$	\$	\$
Professional services	\$	\$	\$
Facilities	\$	\$	\$
Transportation	\$	\$	\$
Merchandise	\$	\$	\$
Documentation	\$	\$	\$
FUNERAL HOME SUBTOTAL	\$	\$	\$
Cemetery costs	\$	\$	\$
Crematory costs	\$	\$	\$
Additional costs	\$	\$	\$
GRAND TOTAL	\$	\$	\$

PAYMENT INFORMATION

Funeral Home #1:

- Payment required upfront: \$ _____
- Payment plans available? ☐ Yes ☐ No
- Terms: _____

Funeral Home #2:

- Payment required upfront: \$ _____
- Payment plans available? ☐ Yes ☐ No
- Terms: _____

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Funeral Home #3:

- Payment required upfront: \$ _____
 - Payment plans available? ☐ Yes ☐ No
 - Terms: _____
-

QUESTIONS TO ASK EACH FUNERAL HOME

Use this checklist during your consultation:

- ☐ May I have a copy of your General Price List to keep?
 - ☐ What is included in your basic services fee?
 - ☐ Which services are required by law vs. optional in my situation?
 - ☐ Can I purchase a casket or urn from another supplier without additional fees?
 - ☐ Is embalming required for my situation, or is it optional?
 - ☐ What is your least expensive option for burial? For cremation?
 - ☐ Are there any fees not listed on the General Price List that might apply?
 - ☐ Do you offer package discounts?
 - ☐ What forms of payment do you accept?
 - ☐ Do you offer payment plans or financing?
 - ☐ Are there veteran discounts or other discounts available?
 - ☐ How long do I have to make final decisions?
 - ☐ What is your cancellation or change policy?
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FINANCIAL RESOURCES CHECKLIST

Potential sources to help cover costs:

☐ Life insurance policy

- Company: _____ Policy #: _____
- Estimated benefit: \$ _____ Contact: _____

☐ Burial insurance or final expense policy

- Company: _____ Policy #: _____
- Estimated benefit: \$ _____

☐ Veterans benefits

- Branch: _____ Discharge date: _____
- DD-214 located? ☐ Yes ☐ No | VA contact: 1-800-827-1000

☐ Social Security death benefit (\$255 for eligible spouse/children)

☐ Employer death benefits

- Employer: _____ HR contact: _____
- Potential benefit: \$ _____

☐ Union benefits

☐ Fraternal organization benefits

☐ Pre-need funeral plan

- Funeral home: _____ Contract #: _____

☐ Personal savings

☐ Family contributions

☐ Crowdfunding (GoFundMe, etc.)

☐ County/state indigent burial assistance

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- Contact: _____ Phone: _____
-

DECISION WORKSHEET

After comparing options, my priorities are:

Most important to me/family:

1. _____
2. _____
3. _____

Services I can eliminate or simplify:

1. _____
2. _____
3. _____

Cost-saving strategies I'll use: ☐ Purchase casket/urn from third-party supplier ☐ Choose direct cremation or immediate burial ☐ Skip embalming (if no viewing planned) ☐ Use least expensive container that meets needs ☐ Hold service at church/home instead of funeral home ☐ Limit number of vehicles in procession ☐ Choose simpler merchandise options ☐ Other:

NOTES & ADDITIONAL INFORMATION

Use this space for important details, questions, or observations:

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FINAL SELECTION

Funeral home selected: _____

Reason for selection: _____

Total estimated cost: \$ _____

Payment plan: _____

Date arrangements made: _____

Funeral director contact: _____

IMPORTANT REMINDERS:

✓ You have the right to choose only the services you want ✓ You can purchase caskets and urns from any supplier ✓ Funeral homes must provide itemized General Price Lists ✓ Very few services are actually required by law ✓ Comparing prices can save thousands of dollars ✓ There is no "right" amount to spend on a funeral ✓ Meaningful tributes can be created at any budget level

Download more free funeral planning resources at MemorialMerits.com

Read the complete article: "Funeral Service Costs: Industry Pricing Structure Explained"

Need support? Talk to Solace 24/7 at MemorialMerits.com/solace

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