

How to Plan an Affordable Funeral: Save \$5,000+ While Honoring Your Loved One

By [memorialmerits](#) in [LivingLife Hacks](#)

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Introduction: How to Plan an Affordable Funeral: Save \$5,000+ While Honoring Your Loved One



Planning a funeral is one of the hardest things you'll ever do, and the funeral industry knows it. The average funeral costs \$7,000-\$12,000, but most families don't know they can legally reduce these costs by thousands.

When my father passed away while I was deployed in the Navy, I was quoted \$12,000 for a basic funeral. Through research, I found I could do the exact same service for under \$3,000.

This guide will show you how to plan a dignified, meaningful funeral without overpaying. These are your legal rights under federal law.

What you'll learn:

1. Your legal rights when planning a funeral
2. How to save \$2,000+ on caskets and urns
3. Which services are actually optional
4. How to compare funeral home prices
5. Free resources to help you through the process

Time Required: 3-5 hours of planning **Cost:** \$1,500-\$4,000 (instead of \$7,000-\$12,000)

Supplies

Tools and resources needed:

- Access to internet for research
- Phone to call funeral homes
- Printer (optional, for checklists)
- Computer for price comparisons

Free resources available at [MemorialMerits.com](https://www.MemorialMerits.com) including planning checklists, Solace AI assistant, and comprehensive guides.

Step 1: Understand Your Legal Rights (The FTC Funeral Rule)



FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

Enforcement ▾ Policy ▾ Advice and Guidance ▾

Tag: Funeral Rule

[Home](#) / [Consumer Protection](#)

The Division of Marketing Practices periodically issues informal staff advisory opinions in response to requests for interpretation of the Funeral Rule. Staff opinions are issued, pursuant to Rules 1.1-1.4 of the Commission's Rules of Practice, 16 C.F.R. §§ 1.1-1.4, in response to questions of general public interest.

Before you contact any funeral home, know your rights under the Federal Trade Commission's Funeral Rule:

Your Legal Rights:

1. Funeral homes **MUST** give you an itemized price list over the phone
2. You can buy a casket anywhere and they **MUST** accept it (no markup allowed)
3. Embalming is **NOT** required by law in most cases
4. You can decline **ANY** service you don't want
5. You have the right to see prices **BEFORE** seeing caskets or services
6. You can choose direct cremation or immediate burial

Why This Matters: Funeral homes often present certain services as "required" when they're not. Knowing your rights prevents manipulation during grief.

Action Items:

1. Print or bookmark the FTC Funeral Rule: [ftc.gov/funeral-rule](https://www.ftc.gov/funeral-rule)
2. Tell the funeral director you know your rights
3. Ask for the General Price List (GPL) immediately

Step 2: Choose Between Burial and Cremation

This is your first major decision and will determine your costs.

Direct Cremation:

1. Cost: \$800-\$2,000
2. Simplest option
3. No embalming required
4. No viewing or ceremony at funeral home
5. You receive ashes to scatter or keep
6. Can still have memorial service later

Immediate Burial:

1. Cost: \$1,500-\$3,000 (not including cemetery plot)
2. Simple burial without viewing
3. No embalming required
4. Graveside service option
5. Cemetery plot costs extra (\$1,000-\$4,000)

Traditional Funeral:

1. Cost: \$7,000-\$12,000+
2. Viewing/visitation
3. Embalming (usually)
4. Funeral service
5. Burial or cremation

Money-Saving Tip: Direct cremation is the most affordable option. You can still have a meaningful memorial service at a church, home, or outdoor location after cremation.

Action Items:

1. Discuss wishes with family
2. Consider religious/cultural requirements
3. Calculate what you can afford

Step 3: Shop for Caskets or Urns Online (Save \$2,000+)



This is where you'll save the most money.

The Markup: Funeral homes mark up caskets 300-500%. A casket that costs them \$600 gets sold to you for \$2,500-\$3,000.

Your Legal Right: Federal law requires funeral homes to accept ANY casket you purchase, without charging you extra for using an outside casket.

Where to Buy:

1. Amazon: \$800-\$1,500 for quality caskets
2. Costco: \$900-\$1,800 (membership required)
3. Walmart: \$795-\$2,000
4. Direct casket retailers online

For Urns:

1. Amazon: \$30-\$300
2. Etsy: \$50-\$400 (custom options)
3. Memorial Merits: Curated affordable options

What to Order:

1. Standard casket (steel or wood)

2. Delivered directly to funeral home
3. Order 2-3 days before service
4. Provide funeral home address for delivery

Money Saved: \$1,500-\$2,500 on casket alone

Action Items:

1. Search "caskets" on Amazon, wholesale retailers/partners, or Costco/Sam's Club
2. Read reviews
3. Order with 2-day shipping to funeral home
4. Inform funeral home you're providing your own casket

Step 4: Compare Funeral Home Prices

Funeral homes are REQUIRED to give you prices over the phone. Call at least 3-5 in your area.

What to Ask For:

1. "Can you email or text me your General Price List?"
2. "What is your fee for direct cremation?"
3. "What is your basic services fee?"
4. "Do you accept caskets from outside vendors?"

Price Comparison Checklist:

1. Basic services fee: \$1,500-\$2,500
2. Transportation: \$200-\$500
3. Cremation fee: \$200-\$400
4. Body preparation: \$200-\$700
5. Facility use: \$400-\$800

Red Flags:

1. Refusing to give prices over phone
2. Pressuring you to visit in person before sharing costs
3. Claiming certain services are "required" when they're not
4. Refusing outside caskets

Money-Saving Tip: The lowest price isn't always best, but knowing the range helps you negotiate and avoid overpaying.

Action Items:

1. Create a spreadsheet with 3-5 funeral homes
2. Call each and request their GPL
3. Compare basic services fees
4. Choose based on price AND professionalism

Step 5: Decide What Services You Actually Need

Many services presented as "necessary" are actually optional.

Actually Required by Law:

1. Filing death certificate
2. Transportation of body
3. Basic services fee (coordination)
4. Cremation or burial container

Optional Services (You Can Decline):

1. Embalming (unless viewing after several days)
2. Viewing/visitation at funeral home
3. Use of funeral home facilities
4. Limousine service
5. Guest book, memorial folders
6. Online obituary posting
7. Flower arrangements from funeral home

Alternative Options:

1. Hold memorial service at church (free or low cost)
2. Use your own guest book (\$20 vs. \$150)
3. Post obituary yourself online (free)
4. Order flowers from local florist or grocery store
5. Have friends/family transport in personal vehicles

Money Saved: \$1,000-\$3,000 by declining optional services

Action Items:

1. Review the GPL with family
2. Mark "must-have" vs. "nice-to-have" services
3. Decline anything not essential
4. Ask about holding service elsewhere

Step 6: Handle Death Certificates and Paperwork



You'll need multiple certified copies of the death certificate for various purposes.

How Many Copies to Order:

1. Banks/financial institutions: 2-3
2. Insurance companies: 2-3
3. Social Security: 1
4. Property transfers: 1-2
5. Vehicle titles: 1 per vehicle

Recommended: Order 10-15 certified copies initially

Cost: \$10-\$25 per certified copy (order through funeral home or vital records office)

Documents You'll Need:

1. Deceased's Social Security number
2. Birth certificate
3. Military discharge papers (if veteran)
4. Insurance policies
5. Deed/mortgage information

Paperwork Checklist:

1. Death certificate filed (funeral home handles)
2. Social Security notification
3. Bank accounts closed/transferred
4. Insurance claims filed
5. Property transfers initiated

Money-Saving Tip: Order all death certificates at once. Getting additional copies later costs more and takes weeks.

Action Items:

1. Request 10-15 certified death certificates
2. Gather all important documents
3. Create a checklist of notifications needed
4. Consider using a probate attorney for complex estates

Step 7: Plan a Meaningful Memorial Service on Budget

Affordable Venue Options



Church
Free-\$100



Park Pavilion
\$50-\$150



Backyard
Free



Community Center
\$100-\$300

You don't need an expensive funeral home service to honor someone meaningfully.

Affordable Venue Options:

1. Church or place of worship (often free for members)
2. Community center (\$100-\$300)
3. Public park pavilion (\$50-\$150)
4. Private home or backyard (free)
5. Beach or natural setting (free)

Service Elements:

1. Eulogy (written by family/friends)
2. Photo slideshow (DIY with free tools)
3. Memory sharing time
4. Music (playlist on phone/speaker)
5. Guest book (buy online for \$20)
6. Simple refreshments (potluck or homemade)

DIY Memorial Ideas:

1. Create photo boards with printed pictures
2. Memory jar (guests write favorite memories)
3. Candle lighting ceremony
4. Release butterflies or biodegradable balloons
5. Plant a memorial tree

What You Don't Need:

1. Expensive flower arrangements (grocery store flowers work)
2. Professional videographer (friend with phone)
3. Printed programs (digital or simple home-printed)
4. Hired musicians (use meaningful recorded music)

Money Saved: \$2,000-\$4,000 by hosting service outside funeral home

Action Items:

1. Choose meaningful location
2. Assign tasks to willing family/friends
3. Create simple program or order of service
4. Prepare photo slideshow or memory boards

Step 8: Use Free Resources and Tools

Don't navigate this alone. Many free resources exist to help you.

Free Planning Tools:

1. Memorial Merits: Comprehensive funeral planning guides, checklists, and cost comparisons (MemorialMerits.com)
2. Solace AI: Free AI assistant for funeral planning, grief support, and guidance (available at MemorialMerits.com)
3. FTC Funeral Rule: Official government resource (consumer.ftc.gov/funeral)
4. Funeral Consumers Alliance: Consumer advocacy and education (funerals.org)

Free Downloadable Resources:

1. Funeral planning checklist
2. Budget worksheet
3. Service planning template
4. Obituary writing guide
5. Grief support resources

Free Support:

1. Grief counseling through hospice (often free for community)
2. Support groups (check local hospitals, churches)
3. Online grief communities
4. Crisis counseling hotlines

Financial Assistance:

1. Social Security death benefit (\$255 for eligible)
2. Veterans benefits (up to \$2,000 for burial)
3. State assistance programs (for low-income families)
4. Crowdfunding (GoFundMe for funeral costs)

Action Items:

1. Visit MemorialMerits.com for free resources
2. Try Solace AI for 24/7 planning assistance
3. Download planning checklists
4. Join support groups if needed

Step 9: Final Cost Breakdown Example

Here's what an affordable funeral actually costs when you follow these steps:

Traditional Funeral Home Costs:

1. Funeral home casket: \$2,500
2. Basic services: \$2,000
3. Embalming: \$700
4. Facility use: \$500
5. Transportation: \$400
6. Flowers, guest book, etc.: \$800
7. Cemetery plot: \$2,000
8. **TOTAL: \$8,900**

Smart Planning Costs:

1. Online casket: \$900
2. Basic services: \$2,000
3. Direct burial (no embalming): included
4. Graveside service only: \$0
5. Transportation: \$300
6. DIY flowers and memory book: \$100
7. Cemetery plot: \$2,000
8. **TOTAL: \$5,300**

Even More Affordable (Direct Cremation):

1. Direct cremation: \$1,200
2. Online urn: \$150
3. Memorial service at church: \$0
4. DIY reception: \$200
5. **TOTAL: \$1,550**

Money Saved: \$3,600-\$7,350 by planning smart

Step 10: Final Checklist and Timeline

Visual Timeline Checklist

Within 24 Hours		☐	_____
		☐	_____
		☐	_____
Within 2-3 Days		☐	_____
		☐	_____
		☐	_____
Within 1 Week		☐	_____
		☐	_____
		☐	_____
Within 1 Month		☐	_____
		☐	_____
		☐	_____

Immediate (Within 24 Hours):

1. ☐ Contact 3-5 funeral homes for price quotes
2. ☐ Decide on burial vs. cremation
3. ☐ Order casket/urn online if needed
4. ☐ Request 10-15 death certificates
5. ☐ Notify close family and friends

Within 2-3 Days:

1. ☐ Finalize funeral home selection

2. ☐ Plan service details (location, time, format)
3. ☐ Write or assign eulogy
4. ☐ Create photo displays
5. ☐ Arrange for obituary posting

Within 1 Week:

1. ☐ Hold service/memorial
2. ☐ Thank attendees and helpers
3. ☐ Begin notifying institutions (banks, SSA, insurance)
4. ☐ File insurance claims

Within 1 Month:

1. ☐ Complete all death notifications
2. ☐ Close accounts
3. ☐ Begin probate process if needed
4. ☐ Seek grief support if needed

Conclusion

Planning an affordable funeral doesn't mean compromising dignity or meaning. It means being informed, knowing your rights, and making smart choices during an incredibly difficult time.

By following these steps, you can:

1. Save \$3,000-\$7,000 compared to traditional funeral costs
2. Avoid predatory pricing and manipulation
3. Create a meaningful, personal memorial service
4. Preserve financial resources for living family members

Remember: The funeral industry counts on you not knowing your rights. Now you do.

Additional Resources:

1. Complete guides, checklists, and support: [MemorialMerits.com](https://www.MemorialMerits.com)
2. 24/7 AI funeral planning assistant: Try Solace at [MemorialMerits.com](https://www.MemorialMerits.com)
3. Legacy Journal for preserving memories: "Should Tomorrow Never Come"

You don't have to navigate this alone. We're here to help.

Created by Gabriel Killian, founder of [Memorial Merits](https://www.MemorialMerits.com) and active-duty U.S. Navy sailor. After experiencing funeral industry exploitation while planning his father's funeral from deployment, Gabriel built Memorial Merits to help families navigate end-of-life planning with transparency and dignity.

Visit [MemorialMerits.com](https://www.MemorialMerits.com) for comprehensive resources, or try Solace AI for free 24/7 guidance.