

50 Questions to Ask Your Funeral Director

Your Guide to Making Informed, Confident Decisions

Memorial Merits

Planning a funeral or memorial service can feel overwhelming, especially during grief. This comprehensive checklist empowers you to ask the right questions, understand your rights, and make decisions that honor your loved one without unnecessary financial burden or regret.

Use this worksheet during your consultation with the funeral director. Check off questions as you ask them, and use the space provided to record answers. Remember: there are no wrong questions, and a good funeral director will welcome your informed participation.

Understanding Costs & Pricing

- Can I see your General Price List (required by law)?
- What is your basic services fee, and what exactly does it include?
- Are any of these prices negotiable?
- What is the least expensive option you offer?
- Are there any additional fees not listed on your price sheet?
- Do you offer package deals, and can I customize them?
- What payment methods do you accept, and do you offer payment plans?
- If I cannot afford your services, what options are available?
- Can I provide my own casket or urn? Will there be any handling fees?

Notes:

Legal Requirements & Your Rights

- Is embalming required by state law in my situation?
- If embalming is recommended but not required, what are the alternatives?
- What are the specific state laws that apply to my situation?
- Can I transport the body myself, or do I need your services?
- What paperwork is legally required, and who handles it?
- How many certified death certificates should I order, and what do they cost?
- Do you charge a fee if I decline certain services?
- What happens if I change my mind about services I selected?

Notes:

Service Options & Customization

- What types of services do you offer (traditional, memorial, celebration of life, graveside)?
- Can we hold the service at a location other than your facility?
- What are the time limits for visitation or service use of your facilities?
- Can we personalize the service (specific music, readings, displays, dress code)?
- Do you allow family members to participate in preparation or the service?
- Can we use our own clergy, celebrant, or officiant?
- What audiovisual or technology options are available (livestreaming, slideshows)?
- Is there a guest book or memory card service?

Notes:

Cremation-Specific Questions

- What is the realistic timeline for receiving cremated remains?
- Do you perform cremations on-site, or do you use a third-party crematory?
- Can I witness the cremation?
- What container are the remains returned in, and do I need to purchase an urn immediately?
- Can cremated remains be divided among family members?
- What are the options for scattering or burial of cremated remains?
- Is a casket required for cremation, or can I use an alternative container?

Notes:

Timeline & Logistics

- How soon do I need to make final decisions?
- What happens to the body while I am deciding?
- How long can the body be held before burial or cremation?
- What is the earliest and latest we can schedule the service?
- Who will be our primary contact, and how can we reach them?
- What transportation services do you provide (hearse, limousine, flower car)?
- Can you help coordinate with the cemetery or crematory?

Notes:

Merchandise & Third-Party Products

- What caskets do you offer, and what is the price range?
- Will you accept a casket purchased from an outside vendor? Are there handling fees?
- What is the difference between your most and least expensive caskets?
- Do you sell burial vaults? Are they required by the cemetery?
- What urn options do you offer, and can I purchase one elsewhere?
- Do you provide flowers, or should we arrange them separately?
- Can you help with memorial keepsakes (prayer cards, programs, guest books)?

Notes:

Pre-Planning & Pre-Payment

- Do you offer pre-planning services?
- What are the benefits and risks of pre-paying for funeral services?
- If I pre-pay, is my money protected? What happens if your business closes?
- Can I transfer my pre-paid plan if I move or change my mind?
- What happens if costs increase between now and when services are needed?
- Can I modify my pre-paid plan, and are there penalties?
- What documentation will I receive, and where should I keep it?

Notes:

Red Flags: Warning Signs to Watch For

A reputable funeral director will welcome questions and provide clear, honest answers. Be cautious if you encounter any of these warning signs:

- Refusing to provide a General Price List upon request
- Claiming embalming is legally required when it is not
- Discouraging you from providing your own casket or urn
- Pressuring you to make immediate decisions
- Using guilt or emotional manipulation regarding costs
- Refusing to itemize costs or explain charges
- Being evasive about business ownership or pre-payment protections
- Making you feel uncomfortable for asking questions or negotiating
- Adding services to your contract that you did not request

If you encounter multiple red flags, consider getting quotes from other funeral homes.

Your Consumer Rights (FTC Funeral Rule)

Under federal law, you have the right to:

- Receive a General Price List to keep when you inquire in person about funeral arrangements
- Get price information over the phone if you ask
- Purchase only the goods and services you want (with some exceptions)
- Provide your own casket or urn without incurring a handling fee
- Receive a written, itemized statement showing exactly what you are purchasing
- Be told in writing if you must pay a fee for a service you declined
- Receive accurate information about embalming, caskets, and other goods and services

Additional Resources

Federal Trade Commission Funeral Rule: consumer.ftc.gov/funeral-costs

Funeral Consumers Alliance: funerals.org

Memorial Merits: MemorialMerits.com

Remember: This is your decision, your family, and your choice.

A good funeral director will respect your questions and work within your budget.

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