

Memorial Merits

Funeral Home Comparison Kit

Free printable funeral home comparison worksheet with FTC rights, questions to ask, price comparison chart, and red flags checklist

MemorialMerits.com

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Your Rights at a Glance

FTC Funeral Rule Summary

The Federal Trade Commission's Funeral Rule protects you. Print this page and bring it to any funeral home visit.

You Have the Right To:

- ☐ **Receive a General Price List (GPL) immediately upon request**
- ☐ **Get prices over the phone without visiting in person**
- ☐ **Choose only the services you want (no required packages)**
- ☐ **Use a casket purchased from an outside vendor with no handling fee**
- ☐ **Decline embalming (rarely legally required)**
- ☐ **Receive itemized pricing for everything**

Funeral Homes Must:

- Provide written price information before showing caskets
- Disclose any legal requirements they claim exist
- Give you an itemized statement of goods and services selected
- Not charge fees for handling caskets purchased elsewhere
- Not require embalming unless state law demands it for specific circumstances

If a Funeral Home Refuses:

Leave immediately. Report them to the Federal Trade Commission at ftc.gov/complaint or call 1-877-FTC-HELP.

TIP: Keep this page visible during your meeting. It signals you know your rights.

Questions to Ask

Use this checklist during your funeral home visit

- ☐ 1. What services do you offer? (Full-service vs. basic options)

Notes: _____

- ☐ 2. May I have an itemized price list? (Required by law)

Notes: _____

- ☐ 3. What are your payment options and policies?

Notes: _____

- ☐ 4. Can you accommodate our religious or cultural traditions?

Notes: _____

- ☐ 5. What are your facility's features and capacity?

Notes: _____

- ☐ 6. Who will be our primary point of contact?

Name: _____

- ☐ 7. Do you offer pre-planning services?

Notes: _____

- ☐ 8. What is your policy on handling errors or issues?

Notes: _____

Funeral Home Comparison Worksheet

Compare at least three providers before deciding

Service / Item	Provider 1	Provider 2	Provider 3
Funeral Home Name			
Phone Number			
Date Visited/Called			
Basic Services Fee	\$	\$	\$
Transfer of Remains	\$	\$	\$
Embalming	\$	\$	\$
Other Preparation	\$	\$	\$
Viewing/Visitation	\$	\$	\$
Funeral Ceremony	\$	\$	\$
Graveside Service	\$	\$	\$
Hearse	\$	\$	\$
Service Vehicle(s)	\$	\$	\$
Casket (Their Price)	\$	\$	\$
Outer Burial Container	\$	\$	\$
Other: _____	\$	\$	\$
Other: _____	\$	\$	\$
TOTAL	\$	\$	\$

Notes & Impressions:

Red Flags Checklist

If you check any of these boxes, consider finding another provider

Transparency Issues

- ☐ Refused or hesitated to provide a General Price List
- ☐ Would not give prices over the phone
- ☐ Avoided answering direct questions
- ☐ Prices seemed vague or kept changing

Sales Pressure

- ☐ Pushed expensive packages over itemized options
- ☐ Made you feel guilty for asking about lower-cost alternatives
- ☐ Rushed you to make decisions quickly
- ☐ Claimed certain services were required when they may not be

Professionalism Concerns

- ☐ Staff seemed dismissive, rude, or impatient
- ☐ Facility was poorly maintained
- ☐ Slow to respond to calls or emails
- ☐ Unwilling to accommodate your requests or traditions

Legal Red Flags

- ☐ Claimed embalming is required by law (rarely true)
- ☐ Refused to accept an outside casket
- ☐ Tried to charge a handling fee for outside casket
- ☐ Insisted on package deals with no itemization

If you checked 3 or more boxes for one provider, walk away. Trust your instincts.

Provider Name: _____ Red Flags: _____

Provider Name: _____ Red Flags: _____

Provider Name: _____ Red Flags: _____