



MEMORIAL MERITS

Sanctuary, not sales floor.

# The Funeral Planning Field Guide

*A Family's Resource for Rights, Options,  
and the First 30 Days*

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When a loved one passes, most families face decisions they have never been trained to make, under emotional and financial pressure they have never felt before. This Field Guide is the resource we wish every family had on day one: their rights, the decisions ahead, real costs, ways to pay, and the partners we trust to help.

**[memorialmerits.com](http://memorialmerits.com)**

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## How to Use This Guide

Read it cover to cover, or skip to the section that matches where you are right now. Part 1 covers your legal rights. Part 2 walks through the decisions ahead. Part 3 covers paying for everything. Part 4 lists the resources we trust by category. Part 5 covers memorial keepsakes. You can scan any QR code with your phone camera, or click any blue link if you are reading on screen.

# Your Rights When Working With a Funeral Home

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Most families never learn this until they are sitting in a funeral director's office, exhausted, and being shown a casket display. The truth is that federal law gives you more protection than most funeral homes will volunteer. Reading this section now, before you sign anything, can save your family thousands of dollars and a great deal of regret.

## The FTC Funeral Rule, in Plain English

Since 1984, the Federal Trade Commission has required every funeral home in the United States to follow a set of consumer protections known as the Funeral Rule. The rule exists because funeral buying is one of the few major purchases people make while grieving, often in under an hour, and the industry has historically leaned on that vulnerability.

Under the Funeral Rule, you have these rights at every funeral home in the country:

Itemized prices. You can ask for a printed General Price List (the GPL) and the funeral home must give it to you. They cannot require you to buy a package.

Prices by phone. You can call any funeral home and ask for prices over the phone. They must answer honestly.

Outside caskets. You can buy a casket from any source you choose, including online. The funeral home must accept it and cannot charge a handling fee.

Outside urns. Same rule for urns. Bring your own from anywhere, no handling fee.

No embalming required. Embalming is not required by law in any state for direct cremation or immediate burial. A funeral home can only embalm with permission.

Itemized cremation. If you choose direct cremation, the funeral home must offer an alternative container (an inexpensive cremation casket) instead of selling you a full casket you do not need.

Written, final price. Before you sign anything, the funeral home must give you a written, itemized statement showing every charge.

### How to Read a General Price List

Every GPL looks slightly different, but every GPL has the same anatomy. There are mandatory charges (the basic services fee, body transport, refrigeration), optional service charges (embalming, dressing, viewing, ceremony staffing), and merchandise (caskets, urns, vaults, memorial products). Funeral homes are not allowed to bundle the optional charges into a package you cannot decline. If you see a single number on a price quote without itemization, ask for the GPL. When you compare two funeral homes, compare the basic services fee first. That is the fee every family pays no matter what. The national range is roughly \$1,500 to \$3,500. After that, compare line by line, not package by package. The package is the easiest way to hide a \$700 markup on a casket inside a number you cannot trace.

You do not have to figure this out alone.

Our funeral home directory lets you compare local funeral homes by name, phone, and starting price before you call. We are adding new states every month.

Browse the directory: [memorialmerits.com/funeral-home-directory](https://www.memorialmerits.com/funeral-home-directory)

### What Funeral Homes Cannot Require

- A casket purchased from their showroom (you can buy one anywhere).
- A vault for in-ground burial (vaults are required by some cemeteries, not by funeral homes, and never by law).
- Embalming for a direct cremation, direct burial, or immediate burial.
- A package when you only want individual services.
- Payment in full before they release the body for cremation or burial.
- Their funeral director to be present at a graveside service if you do not want one.

If a funeral home tells you any of the above is required, they are either mistaken or counting on you not knowing. The Funeral Rule is enforced by the FTC. You can file a complaint at [ftc.gov](https://www.ftc.gov), but the better outcome is to walk into the office already knowing the rules.

### Your Rights, By State

On top of the federal Funeral Rule, every state has its own funeral and cemetery regulations covering licensing, complaint procedures, body holding times, and what funeral homes must disclose. Our state directory pages summarize the consumer rights specific to each state, alongside funeral home listings:

- > [Texas Funeral Home Directory and Consumer Rights](#)
- > [California Funeral Home Directory and Consumer Rights](#)
- > [Florida Funeral Home Directory and Consumer Rights](#)
- > [Illinois Funeral Home Directory and Consumer Rights](#)
- > [Michigan Funeral Home Directory and Consumer Rights](#)

More states are added every month. The full directory hub lists every live state page:  
[memorialmerits.com/funeral-home-directory](https://memorialmerits.com/funeral-home-directory)

### Find a Funeral Home in Your State



*Scan to browse the Memorial Merits funeral home directory*  
**[memorialmerits.com/funeral-home-directory](https://memorialmerits.com/funeral-home-directory)**

# The Decisions Ahead, In Order

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The next 30 days will ask you to make decisions you have never thought through. Most families make them in the order that feels urgent, not the order that makes sense. This section walks through them in the order that actually serves you.

## Decision 1: Burial or Cremation

This is the first fork in the road and almost every other decision flows from it. Cremation costs roughly half what burial costs nationally. Burial requires a casket and either a cemetery plot or a family plot. Cremation requires an urn and a choice of what to do with the remains. Neither is more respectful than the other. The right answer is whatever honors your loved one and fits what your family can carry, emotionally and financially.

If your loved one left written wishes or talked about a preference, follow them. If they did not, this is a family conversation, not a solo decision.

## Decision 2: Service Type

Service options range from a full traditional funeral with viewing, ceremony, and procession to a small graveside service to a memorial gathering held weeks later. You can also choose direct cremation or direct burial with no service through the funeral home and hold a celebration of life at home, a park, a church, or a community space on your own timeline. This is the decision that most determines what the funeral home will charge you, because the basic services fee scales with how much they are involved.

## Decision 3: Casket or Urn

Whether you choose burial or cremation, you will be shown caskets or urns at the funeral home with markups that often run 200 to 500 percent above wholesale. You do not have to buy from them. Federal law guarantees your right to bring your own from any source, with no handling fee. We list trusted partners in Part 4 of this guide.

## Decision 4: Cemetery, Marker, or Final Resting Place

For burials, this is cemetery plot selection, marker or headstone choice, and any opening, closing, and perpetual care fees. For cremations, the decision tree is wider: keep at home in an urn, divide between family members, scatter at a meaningful location, inter at a cemetery, transform into jewelry or a memorial diamond, or any combination. There is no rush. Cremated remains can wait indefinitely while you decide.

### **Decision 5: Memorial Page and Announcement**

Where will family and friends gather online? Obituary alone, or a dedicated memorial page where people can share stories, photos, and tributes? Many families also create a fundraising page if costs are tight. We list partners for both in Part 4.

### **Decision 6: Estate and Paperwork**

Death certificates, accounts, beneficiaries, probate, taxes, the will, the Social Security notification, the life insurance claim. Most families need 10 to 15 certified death certificates from the start. Estate work usually unfolds over the first 90 days. Our 30-Day Administrative Checklist walks through the full sequence, available free at:

[memorialmerits.com/free-resources](http://memorialmerits.com/free-resources)

### **Decision 7: Pre-planning for What Comes Next**

Once you have been through this once, you will not want anyone else in your family to have to do it under the same pressure. Pre-planning is the gift you give the next generation. It locks in today's prices, removes the emotional burden of decision-making in crisis, and gives you control over how you want to be remembered. This part comes later, when you have the bandwidth, but it is the most loving decision in the sequence.

One more thing. Throughout every decision above, do not make commitments on the spot. Funeral directors are trained to ask for decisions while you are still in shock. Ask for the GPL, take it home, compare with one other funeral home, and come back the next day. A reputable funeral home will respect that completely. A funeral home that pressures you to decide right now is telling you something about how they will treat you for the rest of the process.

Part 3

## Paying for It

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The median funeral with viewing and burial costs about \$8,300, according to the National Funeral Directors Association. Cremation with a service runs closer to \$6,300. Add cemetery, marker, flowers, and food and most families are looking at \$10,000 to \$15,000 in real out-of-pocket cost. Most families do not have that in the bank ready for an emergency.

What follows are the three payment paths we recommend most often, and why we recommend them in this order.

### 1. Personal Loans Through a Reputable Marketplace



# Upstart

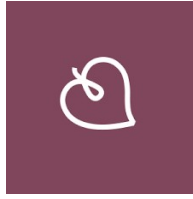
When a family needs to finance funeral or memorial expenses, the options offered at the point of need are often predatory: high-interest credit cards, in-house funeral home financing at 20 percent or more, or loans designed to profit from a family's urgency. Upstart is a lending marketplace that partners with banks to offer personal loans from \$1,000 to \$75,000 at rates that often start significantly lower than those alternatives. Checking your rate takes five minutes and does not affect your credit score. If approved, funds can arrive as fast as one business day.

We recommend checking your rate first, before you commit to any other financing path, because a soft credit pull tells you exactly what you qualify for without any obligation.



*Scan to check your rate with no credit impact*  
**[memorialmerits.com/upstartfinancial](https://memorialmerits.com/upstartfinancial)**

## 2. Free Crowdfunding Built for Funerals



Funeral costs should not push a family into debt when community is willing to help. Ever Loved offers a free memorial fundraising page where 100 percent of donations go directly to the family. Standard payment processing fees still apply, but Ever Loved charges nothing on top. Unlike commercial crowdfunding platforms that take a percentage of every dollar raised, this service was built specifically for families covering funeral and memorial expenses. Setting up a page takes minutes and can be shared immediately with family, friends, coworkers, and community.

We recommend setting up a memorial fund within the first 48 hours, even if you do not plan to publish it widely. Friends and family will ask how they can help. Having a link ready saves you from awkward conversations.



*Scan to set up a free memorial fundraising page*  
**[memorialmerits.com/crowdfund](https://memorialmerits.com/crowdfund)**

## 3. Other Financial Help and Aid Programs

Beyond loans and crowdfunding, families can pursue: veteran burial benefits, Social Security lump-sum death payment, state crime victim funds (in qualifying deaths), employer-provided funeral leave benefits, religious or community burial assistance, and life insurance accelerated benefit options. Our Financial Resources Hub lists every path we have verified, organized by eligibility and average wait time:

**[memorialmerits.com/financial-resources](https://memorialmerits.com/financial-resources)**



*Scan to access the full financial resources hub*  
**[memorialmerits.com/financial-resources](https://www.memorialmerits.com/financial-resources)**

# Resources, by Need

Each partner below earned a place in this guide by solving a real problem at a fair price. We have personally evaluated each one. Memorial Merits may earn a commission on referrals at no additional cost to you, and partner inclusion in this guide is based on quality, transparency, and value, not commission rate.

## When You Need a Casket



The average casket sold through a funeral home costs \$2,500 or more, with limited selection and heavy markup. Federal law guarantees your right to buy a casket from any source and have the funeral home accept it with no handling fee. Discount Caskets sells the same quality caskets you would see in a funeral home showroom, including Batesville and similar manufacturers, shipped directly to the funeral home of your choice at up to 70 percent below traditional retail. Free shipping is included on most caskets, with a \$299 flat rate hand-delivered service to anywhere in the contiguous United States.

### Why order through Memorial Merits, not by phone

When you order through our link, our Care Bridge concierge service is available at no cost to you. We call the funeral home on your behalf to coordinate delivery timing, confirm acceptance under the Funeral Rule, and handle the logistics most families do not want to take on while grieving. Phone orders direct to Discount Caskets do not include this support. Online orders through our link do.

Reach Care Bridge: [memorialmerits.com/care-bridge](https://www.memorialmerits.com/care-bridge)

## Memorial Merits

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*Scan to browse caskets at up to 70 percent off*  
**[memorialmerits.com/discount-caskets](https://www.memorialmerits.com/discount-caskets)**

## Memorial Merits

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### When You Need an Urn

Pulvis Art Urns are handcrafted by European artisans, with each piece individually made and finished. Their collection spans cremation urns for people and pets, keepsake urns, and cremation jewelry. These are not factory products. They are art pieces designed to honor a life with the same care that life deserved.

Browse Pulvis: [Read our Pulvis review on Memorial Merits](#)

Memorial Merits readers save 6 percent. Use code **MemorialMerits**

*Case sensitive. Enter at checkout on the Pulvis website.*

### When You Need a Memorial Page

A memorial page gives family and friends a permanent place to share photos, stories, and tributes. It also becomes the link you post in the obituary, share on social media, and pass to people who could not attend the service. Forever Missed hosts beautifully designed memorial pages with no time limit, supports video tributes, and integrates with online funeral live streams.

Create a memorial page: [memorialmerits.com/forevermissed](https://memorialmerits.com/forevermissed)

### Cemetery, Burial Site, and Headstones

Headstone Helper is the right resource if you are trying to locate a relative's grave, restore a weathered marker, or buy a new headstone or cleaning kit at a fair price. Their cleaning service kits work on stones up to 100 years old without damaging the surface.

Visit Headstone Helper: [memorialmerits.com/headstonehelper](https://memorialmerits.com/headstonehelper)



Turning Hearts adds a weatherproof QR medallion to any headstone or monument. Scan it and visitors can see photos, hear recordings, and watch videos of the person buried there. It turns a static marker into a living tribute that grows over time as family adds new memories.

Visit Turning Hearts: [memorialmerits.com/turninghearts15](https://memorialmerits.com/turninghearts15)

Save 15 percent automatically through our link, plus **code 3YEARS for 25% more**

### When You Have Time to Plan Ahead

Most families read this guide in the middle of a crisis. If you are reading it before one, your future family will thank you. Pre-planning locks in today's prices and removes every decision in this guide from the people you leave behind.

Cremation Club is a national cremation planning membership that locks in cremation costs at a predictable monthly or annual fee. Members can enroll up to age 80, couples receive additional discounts, and the membership covers everything from filing the death certificate to returning cremated remains. If cremation is your preference, there is no reason not to lock this in now while you can.

Join Cremation Club: [Read our Cremation Club review](#)

Memorial Merits readers save 10 percent. Use code **MEMORIAL10**

### When You Need an Estate Plan

An estate plan through a traditional attorney costs \$1,500 to \$3,000 or more, and most families put it off because of the cost. LVED builds your complete estate plan online: will, living will, power of attorney, healthcare directive, guardianship designations, and trust. Every document is created by licensed estate attorneys and valid in all 50 states. Everything is stored in a military-grade encrypted digital vault alongside your passwords, financial accounts, personal messages, and critical documents. When the time comes, access transfers automatically to the people you designate.

Start your estate plan: [Read our LVED review](#)

Save 35 percent on any LVED plan. Use code **YFY63MX8**

Part 5

# Memorial Keepsakes

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The items in this section are not purchases. They are the physical objects your family will hold onto for the rest of their lives. The ring a daughter never takes off. The pendant a widow reaches for every morning. The stone a son carries in his pocket. What these pieces are made of, how they are made, and who makes them matters more than almost anything else in this guide.



**LEE ALEXANDER & CO.**  
FINE CREMATION AND MEMORIAL JEWELRY

## Lee Alexander and Co.

Most cremation jewelry on the market is mass-produced, generic, and built to a price point. It serves a purpose, and some of it is lovely. But for families who want something that truly matches the significance of who they lost, there is a different tier entirely.

Lee Alexander and Co. creates custom memorial diamond jewelry: rings, pendants, and bespoke pieces crafted from cremated remains, transformed into genuine diamonds, and set in platinum, gold, or the metal of your choosing. Every piece is designed in direct consultation with you. There is no catalog. Every piece is built from scratch, for one person, to honor one life.

Pieces range from accessible starting points to museum-quality custom work. Military families receive additional courtesies.

**\$100 off any piece. Use code **Memorial100****

*Stacks with military discounts and other promotions.*

## Memorial Merits

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*Scan to start your custom memorial jewelry consultation*

**[leealexanderandco.com/100off](http://leealexanderandco.com/100off)**

### Parting Stone

Parting Stone transforms cremated remains into approximately 40 to 60 solidified stones, smooth to the touch, that family members can hold, carry, or share. Each stone is unique. Families can divide them between siblings, grandchildren, and close friends in a way that traditional urns do not allow. Some families keep one stone bedside, place another at a meaningful location, and give one to each grandchild.

Visit Parting Stone: [Read our Parting Stone review](#)

### More Memorial Keepsake Options

For engraved memorial products, cremation jewelry beyond what is featured above, and additional keepsake categories (including Engrave Ink for personalized engraved memorials and Spirit Pieces for handcrafted cremation glass jewelry), browse our full reviews library at:

[memorialmerits.com](http://memorialmerits.com)

Part 6

## Still Need Help?

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If you read this far and still feel uncertain about where to start, that is what we built Care Bridge for. It is our free concierge service for families navigating funeral planning. Send us a short note about your situation, and we will reply with the exact next step for you, the right resources, and a direct human contact if you need one.

Reach Care Bridge: [memorialmerits.com/care-bridge](https://memorialmerits.com/care-bridge)

## Solace, an AI Companion for Grief

Some questions are easier to ask in private. Solace is our AI grief companion, trained on the patterns of healthy grief work. It is not therapy. It is a place to sit with the questions you do not want to ask out loud yet, available any hour, free to use.

Visit Solace: [memorialmerits.com/solace](https://memorialmerits.com/solace)

## The Free Resources Library

Every printable worksheet, checklist, and planning workbook we publish is free to download, share, and distribute. The First Hour Checklist, the First 24 Hours: Checklist and Who to Call, the Document Gathering Worksheet, and others are all available at:

[memorialmerits.com/free-resources](https://memorialmerits.com/free-resources)



*Scan to access every free planning resource we publish*

[memorialmerits.com/free-resources](https://memorialmerits.com/free-resources)

## Memorial Merits

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*For Professionals*

# Partner With Memorial Merits

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If you are a funeral home, hospice team, estate planner, financial advisor, grief counselor, or community organization, this Field Guide is yours to share with the families you serve. We also offer co-branded and white-label versions of our entire library: this guide, our planning toolkit, our checklists, and our worksheets, customized with your organization's logo and contact details, alongside ours.

Partnership is free for qualifying organizations. We do not charge for the co-branded materials. The only thing we ask is that the families you give them to receive a genuinely useful resource at the moment they need it most.

Apply at [memorialmerits.com/partner](https://memorialmerits.com/partner)



*Scan to apply for the Memorial Merits Partner Program*

**[memorialmerits.com/partner](https://memorialmerits.com/partner)**

## Memorial Merits

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### Upstart Required Disclosures

Your loan amount will be determined based on your credit, income, and certain other information provided in your loan application. Not all applicants will qualify for the full amount. The full range of available rates varies by state. A representative example: a borrower receives a loan of \$10,000 for a term of 60 months, with an interest rate of 18.60% and a 7.82% origination fee of \$782, for an APR of 22.69%. In this example, the borrower will receive \$9,218 and will make 60 monthly payments of \$259. APR is calculated based on 5-year rates offered in December 2025. There is no down payment and no prepayment penalty. Your APR will be determined based on your credit, income, and certain other information provided in your loan application. Not all applicants will be approved. When you check your rate, we check your credit report. This initial (soft) inquiry will not affect your credit score. If you accept your rate and proceed with your application, a hard credit inquiry will impact your credit score. Loans through Upstart are unsecured. Upstart is a lending marketplace, not a lender.

### FTC Affiliate Disclosure

Memorial Merits may earn a commission when you use a partner link or code in this guide. This comes at no additional cost to you. We only recommend products and services we have personally evaluated and believe will genuinely serve families in need. Partner inclusion in this guide is based on quality, transparency, and value, not commission rate. All claims about pricing, savings, and terms are accurate as of May 2026 and may vary by region, product, or individual circumstance.

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