



MEMORIAL MERITS

Sanctuary, not sales floor.

MEMORIAL MERITS · TEXAS EDITION

The Texas Funeral Consumer Survival Guide

*Federal Rights, Texas State Overlay, and Family Resources
for the First 72 Hours After a Death*

A printable companion to the live Texas Funeral Home Directory at memorialmerits.com/funeral-home-directory/texas/. Updated continuously with verified funeral homes by city and county.

By Gabriel Killian, founder of Memorial Merits and U.S. Navy veteran

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OPEN THE LIVE TEXAS DIRECTORY

Verified funeral homes by city. Current cost data. Texas consumer protections. Partner discounts that save thousands.

memorialmerits.com/funeral-home-directory/texas/

1 How to Use This Guide

If you are reading this in the first hours after a death, three questions need answers.

If you are reading this in the first hours after a death in Texas, you do not have the luxury of reading every page right now. You need answers to three questions:

- 1 What do I have to do in the next 24 hours.
- 2 What am I being charged for that I do not have to pay for.
- 3 Where do I find help that does not exploit the moment I am in.

This guide is structured to answer those questions in that order. Skip ahead. Come back. Print the quick reference card at the back and keep it next to the phone.

The Three Companion Resources

Live Texas Directory: memorialmerits.com/funeral-home-directory/texas/ (verified funeral homes by city, current cost data, updated continuously).

National Funeral Planning Field Guide: doi.org/10.5281/zenodo.20356703 (federal framework, seven-decision sequence, national resources).

Memorial Merits Free Resources Vault: memorialmerits.com/free-resources (printable checklists, worksheets, professional reference materials, the Solace AI grief companion).

For professionals using this guide with clients

Hospice workers, grief counselors, estate attorneys, faith leaders, and funeral consumer advocates are welcome to print this guide, include it in intake packets, distribute it at workshops, and reference it in client consultations. The Creative Commons Attribution 4.0 license requires only that Memorial Merits branding remain intact. No permission forms, no licensing fees.

Source standard

Every dollar amount, statute citation, and contact detail in this guide is cited to a primary government source, the National Funeral Directors Association, the Federal Trade Commission, or the U.S. Department of Veterans Affairs. Aggregator data is flagged explicitly. Texas state and federal regulations change. Always verify against the original source before relying on any figure for a financial or legal decision.

2 Texas Funeral Law in Plain Language

Three layers of rules. Most families never learn what each layer protects.

Texas funeral homes operate under three layers of rules: the federal FTC Funeral Rule, the Texas Funeral Service Commission state regulations, and the Texas Department of Banking pre-need contract rules. The funeral homes that cheat families count on the gap between what you know and what the rules actually say.

2.1 The Federal FTC Funeral Rule

Federal regulation enforced by the Federal Trade Commission. Applies in every state including Texas. Eight rights every funeral home must honor:

1. Itemized General Price List on request, in person, free. Any funeral home you visit must hand you a written, itemized General Price List the moment you ask, before any arrangement conversation.
2. Casket Price List in writing before the casket room. Before they take you to the casket room, you get a written list of every casket they offer and the price for each.
3. Outer Burial Container Price List in writing. Vaults and grave liners. Same written-list standard before they show them to you.
4. Telephone price disclosure on request. If you call asking for prices, they must give them. They cannot make you come in to find out.
5. No mandatory embalming for direct burial, direct cremation, or short-term refrigerated holding. Embalming is a service, not a requirement, except in narrow specific situations. Texas does not require embalming as a general rule.
6. Right to purchase a casket from any source with no handling fee. The most expensive right Texas families fail to invoke. Caskets sold by the funeral home are typically marked up 200 to 500 percent. The home cannot refuse your outside casket and cannot charge a fee for accepting it.
7. Right to use an alternative container for direct cremation. Unfinished wood box, cardboard container, or other alternative. You do not need to buy a casket for cremation.
8. Written itemized statement before any payment. Before you pay one dollar, every good and service is listed with the cost of each. This is your binding contract. Read it before you sign.

FTC Enforcement in Texas

FTC undercover sweeps have shown serious compliance gaps in Texas funeral homes. In Amarillo, 6 of 19 funeral homes failed basic price list disclosure. Combined Odessa and Midland inspections found 7 of 15 funeral homes failed. The funeral homes counting on you not knowing your rights are betting you will never check. Source: [ftc.gov/news-events/topics/truth-advertising/funeral-rule](https://www.ftc.gov/news-events/topics/truth-advertising/funeral-rule)

2.2 The Texas Funeral Service Commission (TFSC)

Texas state agency that licenses every funeral home, embalmer, crematory, and funeral director in Texas, and investigates complaints against them. This is the agency that disciplines a Texas funeral home that cheats your family.

Site	tfsc.texas.gov
Address	1801 Congress Avenue, Suite 11.800, Austin, TX 78701
Phone	512-936-2474 (toll free 1-888-667-4881)
Email	info@tfsc.texas.gov
Complaints	compliance@tfsc.texas.gov
License search	tfsc.texas.gov/licensesearchandverification.html
Filing window	2 years from the event

Before you sign any contract or pay any money, verify the funeral home holds a current active TFSC license using the License Search and Verification tool. Free. 60 seconds. A funeral home operating without a current license is operating illegally.

2.3 Texas Pre-Need Funeral Contract Rules

If a funeral home in Texas asks you to sign a prepaid contract for funeral goods or services to be delivered at a future date, the contract is regulated by the Texas Department of Banking, not the TFSC. The governing law is Chapter 154 of the Texas Finance Code.

What you should know before you sign:

- Any funeral home or cemetery selling prepaid merchandise or services in Texas must hold a Department of Banking permit. If they cannot show you one, walk away.
- Trust-funded contract payments must be deposited in a Department-approved financial institution within 30 days of receipt. The depository holds the funds as a fiduciary.
- The seller may retain up to one-half of money collected until the retained amount reaches 10 percent of the total contract.
- If you cancel during the first year while payments are current, you are entitled to receive the greater of 90 percent of what you actually paid OR the amount deposited in trust on your behalf. Cancellation rules tighten in later years.

Source: dob.texas.gov/cemetery-prepaid-funeral-services

2.4 Texas Embalming and Refrigeration Rules

Texas does not require embalming as a blanket rule. A body held more than 24 hours after death must be refrigerated at 34 to 40 degrees Fahrenheit, embalmed, OR encased in a sealed container.

Refrigeration is fully legal. It is also substantially less expensive than embalming, often by hundreds of dollars. The funeral home is required to disclose refrigeration as an option. If a funeral home tells you embalming is mandatory in Texas, they are wrong, and you should consider whether you trust the rest of what they tell you.

Texas Burial-Transit Permit (Form VS-115)

Required when a body is transported out of state for final disposition, shipped by common carrier within Texas, or cremated. Issued by the local registrar of vital statistics after the death certificate is filed. No permit required for cremated remains regardless of destination, or when disposition stays in the same county or justice precinct as death and occurs within 72 hours. Source: Texas Health and Safety Code Chapter 711.

2.5 Home Funerals and Home Vigils in Texas

Home funerals are legal in Texas. Families have the right to keep a deceased loved one at home for the vigil period, prepare the body themselves, and arrange transportation to a cemetery or crematory without a funeral director acting in a managerial role. Texas does require a licensed funeral director to sign off on certain aspects (the death certificate filing, the burial-transit permit issuance), so home funerals in Texas are typically arranged in cooperation with a funeral home that supports the model.

3 What a Texas Funeral Actually Costs in 2026

Use these ranges to recognize when a quote is legitimate and when it is inflated.

3.1 National Anchor

Most recently published national figures from the National Funeral Directors Association (NFDA 2023 General Price List Study):

Service	Median	Source
Funeral with viewing and burial	\$8,300	national median
With outer burial vault	\$9,995	national median
Cremation with viewing and memorial service	\$6,280	national median

Source: [nfda.org](https://www.nfda.org) 2023 GPL Study

3.2 Texas-Specific Cost Data

Texas-specific state-level NFDA figures are paywalled. The ranges below are from industry aggregators with the source noted. Treat them as ranges, not flat facts.

Service	Texas range	Source
Traditional funeral with burial	\$7,000 to \$12,000	Cremation.green
Texas funeral home median	\$7,103 avg	Funeralocity
Direct cremation	\$595 to \$995 low, \$2,110 avg	After.com
Direct burial (no service)	\$5,194 avg	Cremation.green
Dallas metro traditional	\$15,900 avg (high end)	SeniorBurialQuote

3.3 Where the Markup Happens

The total cost of a funeral is the sum of itemized line items. The markup is not evenly distributed. Three line items carry most of the inflation:

Caskets. A casket the funeral home sells for \$3,500 to \$5,000 is typically the same casket a third-party online retailer sells for \$900 to \$1,800. Federal law requires the funeral home to accept your outside casket with no handling fee. This single right exercised saves the average Texas family \$2,000 to \$4,000.

Outer burial containers. Cemeteries often require an outer burial container. The funeral home version is typically marked up 100 to 200 percent over the cemetery's direct cost. Many cemeteries will sell you the container directly at the lower price.

Embalming and preparation. Not required in Texas unless the body is held more than 24 hours without refrigeration or a sealed container. A funeral home that tells you otherwise is misinforming you.

3.4 Direct Cremation as the Texas Cost-Cutting Default

Direct cremation is by a wide margin the lowest-cost disposition option in Texas. Range: \$595 to \$995 at the most affordable Texas providers. Major Texas metros tend to have the most competitive pricing because of higher provider density. A memorial service can be held later, at any location the family chooses. The cost separation between the disposition and the memorial service is one of the largest cost-cutting moves available to families under financial pressure.

4 Texas Consumer Protections + How to Complain

Two state agencies and one federal agency have authority to act.

4.1 Texas Funeral Service Commission Complaint Process

The primary state regulator for funeral home conduct in Texas. Handles complaints involving licensure violations, price disclosure failures, deceptive practices, embalming without consent, and any conduct that violates Texas funeral law or the federal FTC Funeral Rule.

Filing window: 2 years from the event. Cost: free.

- 1 Download the TFSC complaint form from tfsc.texas.gov/complaints.html.
- 2 Complete with specific detail: dates, names, dollar amounts, copies of contracts and price lists.
- 3 Submit by email to compliance@tfsc.texas.gov, by mail to TFSC Compliance Division at the address in Section 2.2, or via the online method on the complaints page.
- 4 TFSC Compliance Division reviews, contacts the funeral home for a response, and may inspect the establishment.
- 5 If a violation is found, the TFSC issues a written reprimand, administrative penalty, license suspension, or license revocation.

What the TFSC Cannot Do

The TFSC does not award financial damages to you. The agency disciplines the funeral home. If you are seeking financial recovery, your options are a small claims court action against the funeral home (Texas small claims jurisdictional limit is \$20,000), a civil lawsuit, or in some cases the Texas Attorney General Consumer Protection Division.

4.2 Texas Attorney General Consumer Protection Division

Enforces the Texas Deceptive Trade Practices Act. Can pursue civil action against funeral homes engaged in widespread deceptive practices and can in some cases secure restitution for affected consumers. File at texasattorneygeneral.gov under the Consumer Protection Division section.

4.3 Better Business Bureau + FTC

BBB is a private nonprofit, not a regulator, but funeral homes that depend on positive public reputation often respond to BBB complaints faster than TFSC complaints because the resolution is visible to future customers. File at bbb.org.

FTC enforces the Funeral Rule federally and acts on patterns of violation across multiple complaints. Your complaint contributes to the pattern. File at reportfraud.ftc.gov.

4.4 Realistic Timelines

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TFSC initial acknowledgment	2 to 4 weeks
TFSC investigation and resolution	3 to 9 months
Texas AG response	Varies. Pattern complaints faster than isolated.
BBB response	30 to 60 days
Small claims court (for fastest financial recovery)	Texas county jurisdiction, \$20,000 limit

5 Texas Veterans Benefits Walk-Through

Federal VA + Texas State Veterans Cemeteries + 4 Federal National Cemeteries.

5.1 Federal VA Burial Allowance (October 1, 2025+)

The federal VA pays a partial burial allowance and a separate plot allowance. Current rates from va.gov/burials-memorials/veterans-burial-allowance/:

Status	Allowance	Combined
Non-service-connected, after Oct 1, 2025	\$1,002 + \$1,002	\$2,004 total
Non-service-connected, Oct 1, 2024 to Oct 1, 2025	\$978 + \$978	\$1,956 total
Service-connected death (since Sept 11, 2001)	\$2,000 burial	Up to \$2,000
Headstone or marker allowance (after Oct 1, 2025)	\$441	If family provides marker

Filing: Submit VA Form 21P-530EZ within 2 years of burial. Documentation includes DD-214, death certificate, itemized funeral home receipt. The burial allowance is reimbursement: the family pays the funeral home first, then files for VA reimbursement.

5.2 Texas State Veterans Cemeteries (5)

Burial at a Texas State Veterans Cemetery is at no cost to the family for eligible veterans. Managed by the Texas Veterans Land Board.

Central Texas (Killeen)	11463 Fort Hood Street, Killeen, TX 76542	254-616-1770
Coastal Bend (Corpus Christi)	9974 IH 37 Access Road, Corpus Christi, TX 78410	361-248-4830
Rio Grande Valley (Mission)	2520 Inspiration Road, Mission, TX 78572	956-583-7227
Abilene	7457 W. Lake Road, Abilene, TX 79601	325-673-4446
West Texas (Lubbock, opening 2025)	2001 E 50th Street, Lubbock, TX 79403	Verify status with Texas GLO

5.3 Federal National Cemeteries in Texas (4)

The federal National Cemetery Administration operates four national cemeteries within Texas. Burial at no cost for eligible veterans.

Fort Sam Houston National	1520 Harry Wurzbach Road, San Antonio, TX	Established 1926
Houston National	10410 Veterans Memorial Drive, Houston, TX 77038	Established 1965

Dallas-Fort Worth National	Mountain Creek Lake area, Dallas, TX	Established 2000. cem.va.gov for directions
Fort Bliss National	5200 Fred Wilson Boulevard, El Paso, TX	Established 1894. NRHP-listed

5.4 Military Funeral Honors

Federal military funeral honors (2-person uniformed detail, Taps, folded-flag presentation) are available at ANY cemetery at no charge for eligible veterans. Texas State Color Guard provides additional honors at Texas State Veterans Cemeteries. Contact: 800-252-VETS (8387).

5.5 What Veterans Benefits Do Not Cover

The federal burial allowance and cemetery benefits cover the burial, the plot, the headstone, and the honors. They do not cover the funeral home charges (casket, cremation, viewing, transportation, or any service held at the funeral home). For help with funeral home charges, see Section 7.

6 Texas Funeral Home Directory Excerpt

A printable snapshot. The live directory is updated continuously.

This section excerpts the top metros from the live Texas Funeral Home Directory. Every funeral home below was verified against a four-signal trust standard before publication: a live business website, an active Google Maps profile with recent reviews, a Yelp or comparable review presence, and a Better Business Bureau profile when available. A random ten percent of listings were cross-referenced against the TFSC active license registry. Memorial Merits does not accept payment from funeral homes for inclusion.

Before you call any funeral home in this directory

1. Verify TFSC license at tfsc.texas.gov/licensesearchandverification.html (free, 60 seconds).
2. Get the General Price List in writing before any arrangement conversation.
3. Get prices from 2 to 3 funeral homes before signing.
4. Print the Quick Reference Card at the back of this guide and bring it to every conversation.

6.1 Houston (Harris County)

Felix H. Morales Funeral Home

2901 Canal Street, Houston, TX 77003 · 713-223-1167

Established 1931. First Hispanic-owned funeral home in Houston. On-site crematory.

Forest Lawn Funeral Home

8706 Almeda Genoa Road, Houston, TX 77075 · 713-991-9000

Traditional funeral, direct cremation, on-site cemetery.

Mabrie Memorial Mortuary

5100 Almeda Road area, Houston, TX

Family-owned multi-generation.

6.2 San Antonio (Bexar County)

Mission Park Funeral Chapels

4 locations: South (210-924-4242), Cherry Ridge (210-349-1414), North (210-698-5252), Medical Center (210-616-0510)

Established 1907. Full-service with on-site cemetery.

The Angelus Funeral Home

Downtown San Antonio · 210-227-1461

Established 1910. One of the oldest continuously operating funeral homes.

Lewis Funeral Home

811 S WW White Road, San Antonio, TX 78220 · 210-227-7281

Established 1909. Historic Black-owned, family ownership across generations.

6.3 Dallas (Dallas County)

Sparkman/Hillcrest

7405 W Northwest Highway, Dallas, TX 75225 · 214-363-5401

Established 1920. On-site memorial park.

Restland Funeral Home

13005 Greenville Avenue, Dallas, TX 75243 · 469-925-1436

Established 1925. Funeral home, cemetery, crematory.

Black & Clark Funeral Home

Dallas, TX 75216 area

Established over 106 years. One of the longest-running businesses in Dallas.

6.4 Austin (Travis County)

Weed-Corley-Fish

Multiple Austin locations: South Chapel 2620 S Congress Ave (512-442-1446), North Chapel 5416 Parkcrest Drive, Lake Travis 411 Ranch Road 620 South (512-263-1511)

Long-standing Austin presence.

Cook-Walden

Chapel of the Hill (9700 Anderson Mill Road) and Capital Parks (6300 W William Cannon Drive)

Multiple Austin chapels.

Harrell Funeral Home of Austin

4435 Frontier Trail, Austin, TX 78745

Family-owned, long-standing local presence.

6.5 Fort Worth (Tarrant County)

Brown Owens & Brumley

425 S Henderson Street, Fort Worth, TX · 817-335-4557

Established 1879. Brown family ownership since 1988. 300+ seat memorial chapel (largest in Fort Worth).

Greenwood Funeral Homes

Fort Worth, TX

Established 1907. Historic chapel and memorial park.

Baker Funeral Home

Fort Worth, TX

Established 1917. Texas Historic Landmark since 2004.

6.6 El Paso (El Paso County)

San Jose Funeral Home

601 S Virginia Street, El Paso, TX 79901 · 915-532-1856

Established 1956. El Paso's oldest family-owned, continually operated funeral home.

Sunset Funeral Homes

4 El Paso locations: East (915-594-4424), Northeast (915-755-4494), West (915-587-4408), Americas (915-858-4408)

Multi-location Sunset network.

6.7 Other Texas Metros

Verified funeral homes in Arlington, Corpus Christi, Plano, Lubbock, Laredo, Irving, Garland, Frisco, McKinney, Amarillo, Grand Prairie, Brownsville, Killeen, Pasadena, McAllen, Mesquite, Denton, Midland, Waco, Carrollton, Round Rock, Pearland, College Station, Bryan, Lewisville, Tyler, Sugar Land, Beaumont, Wichita Falls, Odessa, and Abilene: scan the QR below to open the full live directory.



FULL TEXAS DIRECTORY

Scan to open. All Texas funeral homes by city and county, updated continuously, with cost data, partner discounts, and Texas consumer protections.

memorialmerits.com/funeral-home-directory/texas/

7 Texas Financial Help Paths

The first hour is not when families want to think about money. It is when the largest decisions get made.

7.1 If You Need Help Paying for the Funeral Right Now

Two paths. Both are legitimate. Both are designed for families in the first 72 hours.

LOANS THROUGH UPSTART

Personal loans, \$1,000 to \$75,000

Upstart is a lending platform that partners with banks to offer unsecured personal loans. Check your rate in 5 minutes with a soft credit inquiry that does not affect your score. If you accept the loan, funds can arrive as fast as the next business day. For families caught between the funeral home deposit deadline and a paycheck, this is the legitimate alternative to funeral home in-house financing, which typically runs at much higher rates.

memorialmerits.com/upstartfinancial



Scan to open

Loan amounts: 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. Minimum loan amounts vary by state.

APR and terms: A representative example: a borrower receives a loan of \$10,000 for a term of 60 months at an interest rate of 18.60% and a 7.82% origination fee of \$782, for an APR of 22.69%. The borrower receives \$9,218 and makes 60 monthly payments of \$259. APR is calculated based on 5-year rates offered in December 2025. There is no downpayment 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.

Funding speed: If you accept your loan by 5pm EST (not including weekends or holidays), you will receive your funds the next business day, subject to your bank's processing time.

Soft credit check: Checking your rate is a soft inquiry that does not affect your credit score. Accepting your rate and proceeding triggers a hard inquiry.

FREE FUNERAL CROWDFUNDING

Ever Loved free funeral fundraisers

Ever Loved is a memorial and crowdfunding platform built specifically for funerals, free for the family (unlike GoFundMe, which is general-purpose and charges platform fees on funeral fundraisers). Ever Loved is the platform Memorial Merits recommends to Texas families who need community help paying for a funeral that the immediate household cannot cover alone.

memorialmerits.com/crowdfund

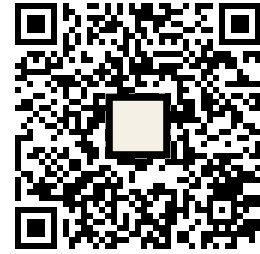


Scan to open

FINANCIAL HELP HUB

Memorial Merits Financial Resources

Memorial Merits maintains a Financial Resources hub covering every legitimate funeral-financing path for families in crisis: financing, crowdfunding, life insurance access, state programs, and partner discounts that compound. When you cannot remember which Texas option matches your situation, this is the page to scan.



Scan to open

memorialmerits.com/financial-resources

7.2 Texas Crime Victims' Compensation Program

If the death was the result of a violent crime (homicide, drunk driving manslaughter, criminally negligent homicide), the family may qualify for the Texas Attorney General's Crime Victims' Compensation Program. The program covers funeral and burial expenses among other costs.

Texas Crime Victims' Compensation

Texas Attorney General program. Covers funeral and burial expenses for families of violent crime victims. Priority processing available for urgent cases. The website includes a Portal Guide that walks families through filing.

texasattorneygeneral.gov/crime-victims



7.3 Texas County Indigent Burial Programs

Texas Health and Safety Code Chapter 694.002 makes each Texas county responsible for the disposition of indigent residents who pass away in the county. Most counties operate a pauper burial or cremation program for residents who meet income eligibility. Cremation is the default disposition unless religious affiliation prevents it.

Travis County Indigent Burial	traviscountytx.gov/health-human-services/apply-for-assistance/burial-service
Tarrant County Deceased Pauper Disposition	tarrantcountytx.gov/en/human-services/burial-services.html
Bell County Pauper Cremation	Income \$750/mo or less. bellcountytx.com/departments/indigent_health_services/indigent_cremation.p
McLennan County Pauper Cremation	mclennan.gov/1059/Pauper-Cremations
Webb County Indigent Burial/Cremation	webbcounty.com/IndigentHealthCare/IndigentBurialCremationProgram
Texas HHS Burial/Cremation Assistance Registry	regisrta.gov/providers/health-care-facilities-regulation/burial-or-cremation-assistance-registry

Eligibility and benefits vary by county. To apply, contact your Texas county's indigent services or health department directly.

7.4 Funeral Consumers Alliance of Texas

The Funeral Consumers Alliance is a nonprofit consumer advocacy organization with local chapters across the country, including Texas. FCA provides funeral cost surveys, consumer education, and member support. For the current FCA Texas chapter directory and contact information, visit funerals.org. Chapter details change over time, so always check the current directory.

7.5 Casket and Urn Alternatives

Per the FTC Funeral Rule, you have the right to purchase a casket from any source with no handling fee. This single right exercised saves the average Texas family \$2,000 to \$4,000.

Discount Caskets

Caskets shipped directly to your home or funeral home, typically priced 30 to 70 percent below what funeral homes charge for the equivalent casket. Memorial Merits maintains a full review.

memorialmerits.com/discount-caskets



Pulvis Art Urns

Handcrafted ceramic and art urns for families choosing cremation. Use the coupon code below for an exclusive Memorial Merits reader discount.

Coupon code: **MemorialMerits**

memorialmerits.com/pulvis-art-urns-handcrafted-cremation-pet-memorials-6-off/



8 Free Resources and Next Steps

Print this. Fold it. Set it aside for the months ahead.

Most of this section is not for tonight. When the immediate crisis passes and you have room to think about what comes next, the resources below take over.

8.1 The National Funeral Planning Field Guide

COMPANION ASSET

The Funeral Planning Field Guide

Federal framework companion to this Texas-specific guide. Covers the FTC Funeral Rule in depth, the seven sequential decisions that drive total funeral cost, and verified national partner resources. Free, CC BY 4.0, archived at Zenodo and the Internet Archive.

doi.org/10.5281/zenodo.20356703



Scan to open

MM Free Resources Vault

No-email-gate library of printable checklists, worksheets, and Ask a Funeral Director worksheet.

memorialmerits.com/free-resources

Solace AI Grief Companion

Free AI grief companion, available 24/7 on every page of the site. Built for you need patient guidance at 2 AM.

memorialmerits.com/solace

8.4 Pre-Planning Resources for the Family You Have Left

The most important thing a family can do after the immediate crisis settles is plan for the next one. The same Texas family that just buried a loved one has another loved one whose family will face the same crisis someday. Pre-planning now changes that moment.

LVED Estate Planning

Digital vault + complete estate plan (will, trust, POA, healthcare directive, guardianship, digital asset transfer). 33% off any plan, exclusive to Memorial Merits, the lowest public discount for LVED anywhere online.

Code: **YFY63MX8**

memorialmerits.com/lved-review-digital-vault-estate-planning-living-legacy/



Cremation Club

Pre-need cremation membership. Lock today's rate. Age cap 80.

Code: **MEMORIAL10**

memorialmerits.com/cremation-club



AARP Membership

Pre-planning, financial, and travel benefits for the 50+ family member.

memorialmerits.com/aarp



8.5 What to Do With Cremated Remains

Decisions about what to do with cremated remains follow cremation. Families often leave an urn on a shelf for years because they never made the next decision. Alternatives:

Lee Alexander & Co.

Heirloom cremation jewelry with the Signature Platinum Remembrance Pod, a permanently sealed waterproof chamber inside each ring or pendant that holds ashes, hair, or other precious material. Lifetime guarantee on the pod.

Coupon code: **Memorial100**

leealexanderandco.com/100off



For a broader range of urns, cremation jewelry, and memorial products, the Memorial Merits Memorial Keepsakes hub maintains category-level guides:

- Memorial Keepsakes hub: memorialmerits.com/grief-memorialization-products-obituaries-and-remembrance
- Casket and Urn Reviews hub: memorialmerits.com/casket-and-urn-reviews

Parting Stone (which converts ashes to solidified stones) and Engrave Ink (memorial tattoo ink) are emerging cremation-remains options some families choose. Memorial Merits does not currently maintain dedicated review pages for these providers.

8.6 Headstone Maintenance

Headstone Helper is an \$89.99 cemetery headstone restoration kit Memorial Merits readers use to maintain weathered grave markers. Review at [memorialmerits.com/wp-custom-template-headstone-helper](https://www.memorialmerits.com/wp-custom-template-headstone-helper).

9 Quick Reference Card

Tear out this page. Photocopy it. Keep it next to the phone.

Texas Funeral Service Commission (Your State Regulator)

Phone: 512-936-2474 (toll free 1-888-667-4881) · Email: info@tfsc.texas.gov · Complaints: compliance@tfsc.texas.gov

License search (free, 60 seconds): tfsc.texas.gov/licensesearchandverification.html

Complaint form: tfsc.texas.gov/complaints.html · Filing window: 2 years

Your 8 Federal Rights Under the FTC Funeral Rule

- 1 Itemized General Price List on request, in person, free
- 2 Casket Price List in writing before the casket room
- 3 Outer Burial Container Price List in writing
- 4 Telephone price disclosure on request
- 5 No mandatory embalming for direct burial, direct cremation, or short-term refrigeration
- 6 Right to use an outside casket with no handling fee
- 7 Right to use an alternative container for direct cremation
- 8 Written itemized statement before any payment

Texas-Specific Reminders

- Embalming is NOT required in Texas. Refrigeration at 34 to 40 degrees Fahrenheit is the legal lower-cost alternative.
- Pre-need contracts are regulated by the Texas Department of Banking, not the TFSC. Verify the home holds a Department of Banking permit before paying.
- The funeral home cannot refuse an outside casket under federal law.
- Compare prices at 2 to 3 funeral homes before signing. Variance is thousands of dollars.

Texas Veterans (5 State + 4 Federal Cemeteries)

State cemeteries (free for eligible veterans, Texas GLO): Central Texas (Killeen), Coastal Bend (Corpus Christi), Rio Grande Valley (Mission), Abilene, West Texas (Lubbock, opening 2026).

Federal cemeteries (free for eligible veterans, VA NCA): Fort Sam Houston (San Antonio), Houston, Dallas-Fort Worth, Fort Bliss (El Paso).

VA burial allowance (Oct 1, 2025+): \$1,002 burial + \$1,002 plot = \$2,004 total non-service-connected. Service-connected: up to \$2,000. Headstone allowance: \$441. File at va.gov/burials-memorials within 2 years of burial.

If You Need Help Right Now

Loans through Upstart

\$1K to \$75K. 5-minute soft credit check.
Funds as fast as next business day.
memorialmerits.com/upstartfinancial



Ever Loved free crowdfunding

Funeral-specific crowdfunding. Free for the family.
memorialmerits.com/crowdfund



MM Financial Resources

Full financial help hub for Texas families.
memorialmerits.com/financial-resources



Live Texas Directory

Verified funeral homes by city, current cost data, updated continuously.
memorialmerits.com/funeral-home-directory/texas/



About the Author

Gabriel Killian is the founder of Memorial Merits and a U.S. Navy veteran. He writes about grief, end-of-life decisions, and memorial planning from lived experience after the loss of his father. Memorial Merits exists because grief should not have a paywall. If something in this guide helped your family, share it with another family. That is the only payment we will ever ask for.

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