



MEMORIAL MERITS

Sanctuary, not sales floor.

MEMORIAL MERITS · FAMILY FIELD GUIDE

Your Legal Rights Under the FTC Funeral Rule

*The Complete Consumer Protection Guide
for Families Planning a Funeral in 2026*

Ten federal rights every funeral home in the United States must honor. Scripts for pushback. A 50-state regulator directory. Veteran burial benefits. Cost-saving paths verified against primary sources.

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OPEN THE LIVE COMPANION ARTICLE

The full Memorial Merits guide to the FTC Funeral Rule with updated consumer protections, regulator contacts, and verified family resources.

memorialmerits.com/the-ftc-funeral-rule

1 About Memorial Merits

Sanctuary, not sales floor. Built for the families who need clear guidance through impossible times.

Memorial Merits is a family resource site for the moments grief makes everything else harder. We hold the largest vetted partner network in the end-of-life space online, all checked before publication, all written for the family rather than the industry. This guide is free, like every Memorial Merits resource. It exists because the FTC Funeral Rule is one of the strongest consumer protections in U.S. law, and almost no family ever hears about it until the moment they need it most.

Three Ways This Guide Travels

For Your Family

Print it. Save it as a PDF on every family device. Share it with the siblings, in-laws, and adult children who might face funeral planning before you do. The best time to read this guide is before there is a death in the family. The second-best time is the morning after.

For Your Community

Churches, synagogues, mosques, Funeral Consumer Alliance chapters, hospice support groups, bereavement programs, and senior centers are welcome to print and distribute this guide to congregants and members. The Creative Commons Attribution 4.0 license requires no permission form and no licensing fee. Branding remains intact.

For Your Practice or Website

Grief counselors, estate attorneys, hospice workers, faith leaders, social workers, funeral consumer advocates, and end-of-life educators may include this guide in intake packets, host it on a website as a free family resource, or link to it from any page. Attribution to Memorial Merits and a link back to memorialmerits.com is the only ask.

Read the Full Guide

Memorial Merits maintains a continuously updated companion article on the FTC Funeral Rule, with the most recent rate changes, expanded examples, and reader questions answered. Open it at memorialmerits.com/the-ftc-funeral-rule.

For more free resources, planning guides, and family support tools, visit memorialmerits.com.

2 Your 10 Federal Rights

From 16 CFR Part 453, the Funeral Industry Practices Rule. Enforced by the FTC in all 50 states.

THE 60-SECOND ANSWER

What does the FTC Funeral Rule actually protect?

The Funeral Rule is a federal regulation enforced by the Federal Trade Commission that requires every funeral home in the United States to give you itemized prices in writing, accept caskets you buy from any source with no handling fee, allow alternative containers for cremation, and let you buy only the goods and services you want. The rule gives families ten specific rights, listed below. Exercising these rights typically saves a family \$2,000 to \$5,000 on a single funeral.

Every funeral home that arranges or conducts funerals in the United States must honor each of these rights. The rule applies to traditional funerals, direct cremation, immediate burial, and pre-need arrangements. It does not apply to third-party casket and monument dealers or to cemeteries without an on-site funeral home. Source: consumer.ftc.gov/articles/ftc-funeral-rule.

1 Itemized General Price List on request, in person, free.

The General Price List (the GPL) is the single most important document in a funeral arrangement. The funeral home must give you a written, itemized copy the moment you arrive in person. You keep it. They cannot ask you to return it. They cannot charge you for it. They must offer it before any arrangement conversation begins. Section 4 walks through what the GPL must contain.

2 Telephone price disclosure on request.

If you call a funeral home and ask for prices, they must give them. You do not have to give your name, address, or telephone number first. You can shop multiple funeral homes by phone without ever setting foot in a single one.

3 Casket Price List in writing before the casket room.

Before they walk you into the casket display area, you receive a written list of every casket they sell and the price of each one. This must include the least expensive options, which funeral homes are often reluctant to display. Ask specifically for the lower-priced caskets if you do not see them in the room.

4 Outer Burial Container Price List in writing.

Vaults and grave liners are outer burial containers. If the funeral home sells them, you get a written price list before viewing the containers. Outer burial containers are not required by any state law. They are sometimes required by cemeteries, in which case the cemetery may sell them directly at a lower price.

5 Buy only what you want. No required packages.

You have the right to select individual goods and services and pay only for what you select. The funeral home cannot require you to buy a package that includes items you do not want. The narrow exception: direct cremation and immediate burial may be offered as required-package services because they are single integrated dispositions.

6 Use an outside casket or urn. No handling fee.

This is the single most expensive right families fail to invoke. You can buy a casket or urn online, at a third-party retailer, or build one yourself. The funeral home cannot refuse it. They cannot charge a handling fee. They cannot require you to be present when it is delivered. 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. Exercising this right alone saves the average family \$2,000 to \$4,000.

7 Use an alternative container for direct cremation.

No state or local law requires a casket for direct cremation. The funeral home must tell you alternative containers are available and must make them available. Acceptable materials include unfinished wood, pressed wood, fiberboard, and cardboard. These typically cost a fraction of the cheapest casket.

8 Make funeral arrangements without embalming.

No state law requires routine embalming. Most states allow refrigeration as the preservation alternative when a body is held more than 24 hours. Some states require no preservation at all if disposition happens within a defined window. If a funeral home tells you embalming is required by law, ask which specific statute, then verify it with your state funeral board (Section 8).

9 Written disclosure of any legal requirement.

If a funeral home tells you that a casket, vault, embalming, or any other good or service is required by a state law, local ordinance, cemetery rule, or crematory rule, they must disclose the specific requirement in writing on your Statement of Funeral Goods and Services Selected. If they will not write it down, they cannot enforce it.

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Written itemized statement before any payment.

Before you pay one dollar, the funeral home must hand you the Statement of Funeral Goods and Services Selected, listing every item, the price of each, and the total. This is your binding contract. Read every line. Section 5 walks through what to verify before you sign.

3 Scripts for the Conversations That Cost Families Money

Funeral homes that cheat families count on you not knowing what to say.

The Funeral Rule gives you rights. Exercising them requires words. Below are the conversations that come up most often, and what to say when they do. These are not scripts to memorize. They are anchors to fall back on when a funeral director pushes a position that contradicts federal law.

Q. They told us embalming is required by law in our state.

A. "Could you point me to the specific statute? No state law in the United States requires routine embalming. Refrigeration is the legal alternative in most states. If embalming is required for a public viewing your family has chosen, please put the requirement in writing on our Statement of Funeral Goods and Services Selected."

Q. They want to charge a handling fee for the casket we bought online.

A. "Federal law prohibits any handling fee for a casket purchased from a third-party retailer. The FTC Funeral Rule, 16 CFR Part 453, is explicit on this point. Please remove the fee from the Statement before we sign anything."

Q. They said we have to buy a casket for the cremation.

A. "Federal law allows the use of an alternative container for direct cremation. Please show me the alternative container options the FTC Funeral Rule requires you to offer. Unfinished wood, pressed wood, fiberboard, or cardboard is acceptable."

Q. They only offered us a package deal.

A. "We would like the General Price List so we can select individual goods and services. Federal law gives us the right to buy only what we want. We will choose specific line items rather than a package."

Q. They will not show us the lower-priced caskets.

A. "Please show me every casket on the Casket Price List, including the least expensive option. If lower-priced caskets are not on display, please bring out the catalog or show me photos. I am not making a casket decision until I see every option that is for sale."

Q. They are pressuring us to decide right now.

A. "We are taking the General Price List with us. We will return after comparing prices with two other funeral homes. The Funeral Rule says you cannot ask for the price list back. Thank you for your time."

Q. They added a fee we never agreed to.

A. "I see a charge on the Statement that we did not discuss. Please remove it before we sign. The Statement of Funeral Goods and Services Selected has to list only the items we selected."

What if they still refuse?

Write down the date, the time, the name of the funeral director, the exact words they used, and what you said in response. Walk out. Then call a different funeral home. Then file a complaint with your state funeral board (Section 8) and the FTC at reportfraud.ftc.gov. A funeral home that violates the Funeral Rule with one family will violate it with others. Your complaint protects every family that walks in after you.

4 Reading the General Price List

Sixteen line items the GPL must contain, what each one is for, and where the inflation hides.

The General Price List is the document that translates a funeral into dollars. Every funeral home in the country produces one. The line items are largely standardized by the FTC, so a GPL from one funeral home can be compared directly to a GPL from another. Below is what each line item typically represents, the national median or range, and where families most often pay more than they need to.

Line item	Typical range	What it covers
Basic services fee (non-declinable)	\$2,000 to \$3,500	Funeral director time, overhead, paperwork. Required, cannot decline.
Transfer of remains to funeral home	\$300 to \$600	Pickup from place of death.
Embalming	\$700 to \$1,200	Not required by law. Refrigeration is the legal alternative.
Other preparation of remains	\$200 to \$500	Cosmetics, hairdressing, dressing, casketing.
Use of facilities for viewing	\$400 to \$800	Per session. Multiple sessions add up fast.
Use of facilities for ceremony	\$500 to \$1,200	Funeral service at the funeral home.
Hearse	\$300 to \$500	Transportation of remains to cemetery or crematory.
Service vehicle or utility car	\$150 to \$300	Often unnecessary if family drives.
Limousine	\$300 to \$600 per car	Optional. Family vehicles work.
Direct cremation (standard fee)	\$1,000 to \$3,500	Includes basic services, transfer, crematory fee.
Immediate burial (standard fee)	\$1,800 to \$4,000	Includes basic services, transfer, casket or alternative.
Casket (funeral home retail)	\$2,000 to \$10,000+	Same casket from a third-party retailer typically 30 to 70% less.
Outer burial container or vault	\$900 to \$3,500	Cemetery may sell direct at lower price.
Cremation casket	\$800 to \$2,500	Not required. Alternative container costs \$50 to \$300.
Urn (funeral home retail)	\$100 to \$1,500	Outside urns acceptable with no handling fee.
Memorial printing (programs, prayer cards)	\$100 to \$400	Often produced cheaper through outside printers.

Source: National Funeral Directors Association 2023 General Price List Study and verified retail comparisons. Pricing varies by region; use the ranges as a sanity check rather than a flat rule.

The three line items where most overcharging happens

Caskets. Marked up 200 to 500 percent over third-party retail. Exercise the outside-casket right.

Vaults and outer burial containers. Cemetery may sell direct cheaper. Ask.

Embalming and preparation. Not required by law in most situations. Refrigeration is legal, available, and cheaper.

5 Documentation You Must Receive

The Statement of Funeral Goods and Services Selected is your contract. Read it line by line before you sign.

After you select the goods and services you want and before any payment changes hands, the funeral home must hand you the Statement of Funeral Goods and Services Selected. This is the document that converts the conversation into a binding contract. Federal law requires it to contain specific information.

What the Statement Must Include

- Every good and service you selected, listed individually with the price of each.
- Items you supplied from outside the funeral home (such as a casket bought online) clearly noted.
- Any cash advance items the funeral home is paying on your behalf (death certificates, clergy honoraria, obituary fees) listed with the actual cost.
- A description of any legal, cemetery, or crematory requirement the funeral home claims requires you to buy any specific good or service.
- The total cost.
- Date and signature lines for you and the funeral director.

Before You Sign

Read every line. Slowly. Out loud if it helps. A second family member should read it independently. Funeral homes know that grief impairs reading comprehension.

Verify outside items are listed. If you provided a casket, urn, or anything else from an outside source, it must be on the Statement at zero cost, with a note identifying you as the supplier.

Confirm cash advance amounts match reality. If the funeral home is paying for death certificates at \$25 each from the county, the Statement should show \$25 each, not a marked-up amount.

Strike anything you did not agree to. If a line item appeared that you do not recognize, ask for it to be removed. If they refuse, do not sign. Walk out.

Keep copies of everything. Original Statement, original GPL, original Casket Price List, original Outer Burial Container Price List. Every document the funeral home gave you. Store them with the death certificate.

6 Cost-Saving Rights in Action

Three rights, exercised correctly, can cut a funeral cost in half.

6.1 Choose Direct Cremation as the Cost Floor

Direct cremation is the lowest-cost legal disposition in every U.S. state. National low-end pricing: \$595 to \$995. A memorial service can be held later, at any location the family chooses (home, place of worship, community center, park). Separating the disposition from the memorial service is one of the largest cost cuts available to any family.

Cremation Club Pre-Need Membership

Lock today's cremation rate for the future at a fixed monthly or annual price. Coverage spans the United States. One of the few pre-need providers Memorial Merits readers have used successfully without losing money to a defunct provider. Age cap 80.

Coupon code: **MEMORIAL10**

memorialmerits.com/cremation-club



6.2 Bring an Outside Casket

Federal law gives you the right to provide a casket from any third-party source with no handling fee. This is the single largest cost-cutting right in the rule. Caskets at the funeral home are typically marked up 200 to 500 percent. The same manufacturer, the same materials, the same model number is available online for a fraction of the funeral home price. The funeral home cannot refuse it and cannot require you to be present at delivery.

Discount Caskets

Caskets shipped directly to your home or funeral home, typically priced 30 to 70 percent below funeral home retail for the equivalent casket. Flat rate shipping to most of the continental U.S. Memorial Merits maintains a full review with model comparisons.

memorialmerits.com/discount-caskets



6.3 Decline Embalming When Viewing Is Private or Not Held

Embalming costs \$700 to \$1,200 per service. It is not required by law in any state for direct cremation, immediate burial, or short-term refrigerated holding (typically up to 24 to 72 hours depending on state). Many funeral homes will offer private family viewing with refrigeration alone. Ask. The savings is immediate and substantial.

7 How to Enforce Your Rights

The Funeral Rule has teeth, but only when families use them.

7.1 Document Everything

The minute you suspect a Funeral Rule violation, write down the specifics. Date, time, location, name of the funeral director, exact words used by both sides, dollar amounts, what documents you were shown, what documents you were not shown. Keep originals of every document the funeral home gave you: the GPL, the Casket Price List, the Outer Burial Container Price List, the Statement of Funeral Goods and Services Selected, the contract. Photograph everything. Email yourself copies. Treat the evidence the way an investigator would.

7.2 Where to File

Federal Trade Commission	reportfraud.ftc.gov &middledot; &middledot; 1-877-382-4357. FTC enforces the Funeral Rule federally. Ac
Your state funeral board	See Section 8 for all 50 states. The state board licenses the funeral home and can suspend, revoke, fine, or re
State Attorney General	Most states have a Consumer Protection Division that pursues deceptive trade practices and in some cases s
Better Business Bureau	bbb.org. Not a regulator, but resolution is visible to future customers, so funeral homes that depend on rep
Small claims court	Each state has a different jurisdictional limit (typically \$5,000 to \$25,000). Fastest path to financial recovery

7.3 Realistic Timelines

FTC acknowledgment	Automated within days
FTC enforcement action	Pattern-driven; months to years
State board acknowledgment	2 to 6 weeks
State board investigation and discipline	3 to 12 months
State Attorney General response	Pattern complaints faster than isolated
BBB response	30 to 60 days
Small claims court filing to hearing	30 to 90 days in most jurisdictions

Filing the FTC complaint

Go to reportfraud.ftc.gov. Choose 'Other' as the report category if the funeral category does not appear. Describe the violation with specifics: which of the rights in Section 2 was violated, on what date, by which funeral home, what specific words were used, what dollar amount you paid or were charged. Attach scanned copies of the General Price List, Casket Price List, Outer Burial Container Price List, and Statement of Funeral Goods and Services Selected. The complaint takes 15 to 20 minutes.

8 State Funeral Board Directory

All 50 states plus DC. Find your state. File where it counts.

Every U.S. state has a regulator that licenses funeral homes and disciplines them for violations of the Funeral Rule and state-specific funeral law. The state board is the regulator that can suspend or revoke a license, which is the discipline funeral homes fear most. Web addresses are stable agency homepages; from there, search 'complaint' or 'file a complaint' to reach the active filing portal.

MEMORIAL MERITS RESOURCE

Find a Verified Funeral Home Near You

Memorial Merits maintains a continuously updated directory of verified funeral homes organized by state and city. Each listing is checked against trust signals (an active business website, current Google profile, license verification) before it is published. Includes current cost data and contact information. Free to use. No email required.

memorialmerits.com/funeral-home-directory



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State	Regulator	Web	State	Regulator	Web
AL	Alabama Board of Funeral Service	fsboard.alabama.gov	MT	Montana Board of Funeral Service	boards.bsd.dli.mt.gov
AK	Alaska Board of Funeral Services	commerce.alaska.gov/cbpl/funeral	NE	Nebraska Board of Funeral Directing and Embalming	dbhs.ne.gov
AZ	AZ Board of Funeral Directors and Embalmers	funeralboard.az.gov	NV	Nevada State Funeral and Cemetery Services Board	funeral.nv.gov
AR	Arkansas Board of Embalmers and Funeral Directors	afdfs.arkansas.gov	NH	New Hampshire Board of Funeral Directors and Embalmers	opl.nh.gov
CA	California Cemetery and Funeral Bureau	cfb.ca.gov	NJ	NJ State Board of Mortuary Science	njconsumeraffairs.gov/morticians
CO	Colorado Office of Funeral Home Registration	dora.colorado.gov	NM	New Mexico Thanatopractice Board	rld.nm.gov
CT	Connecticut DPH Practitioner Licensing	portal.ct.gov/DPH	NY	NY Bureau of Funeral Directing (DOH)	bealth.ny.gov/professionals/funeral_director
DE	Delaware Board of Funeral Services	dpr.delaware.gov/boards/funeralservices	NC	North Carolina Board of Funeral Service	ncbfs.org
DC	DC Board of Funeral Directors	dcbealth.dc.gov	ND	North Dakota State Board of Funeral Service	ndsbf.org
FL	Florida Board of Funeral, Cemetery, and Consumer Services	myfloridacfo.com/division/funeralcemetery	OH	Ohio Board of Embalmers and Funeral Directors	funeral.ohio.gov
GA	Georgia State Board of Funeral Service	sos.ga.gov/georgia-state-board-funeral-service	OK	Oklahoma Funeral Board	ok.gov/funeral
HI	Hawaii Mortuary and Cemetery Licensing	cca.hawaii.gov/pol/boards/mortuary	OR	Oregon Mortuary and Cemetery Board	oregon.gov/mortcem
ID	Idaho State Board of Morticians	ibol.idaho.gov	PA	Pennsylvania State Board of Funeral Directors	dos.pa.gov
IL	Illinois IDFPR Funeral Directors	idfpr.illinois.gov	RI	Rhode Island DOH Funeral Directors	bealth.ri.gov
IN	Indiana Board of Funeral and Cemetery Service	in.gov/pla	SC	South Carolina Board of Funeral Service	llr.sc.gov/funeral
IA	Iowa Board of Mortuary Science	idph.iowa.gov	SD	South Dakota Board of Funeral Service	dlr.sd.gov/bdcomm/funeral
KS	Kansas State Board of Mortuary Arts	ksbma.ks.gov	TN	Tennessee Board of Funeral Directors and Embalmers	tn.gov/commerce/regboards/funeral
KY	Kentucky Board of Embalmers and Funeral Directors	kbefd.ky.gov	TX	Texas Funeral Service Commission	tfsc.texas.gov
LA	Louisiana Board of Embalmers and Funeral Directors	lsbefd.state.la.us	UT	Utah Funeral Service Licensing Board	dopl.utah.gov/funeral
ME	Maine Board of Funeral Service	maine.gov/pfr	VT	Vermont Board of Funeral Service	sos.vermont.gov/funeral-service
MD	Maryland Board of Morticians and Funeral Directors	bealth.maryland.gov/morticians	VA	Virginia Board of Funeral Directors and Embalmers	dbp.virginia.gov/Boards/Funeral
MA	Massachusetts Board of Funeral Directors and Embalmers	mass.gov	WA	Washington Funeral and Cemetery Unit	dol.wa.gov
MI	Michigan Board of Examiners in Mortuary Science	michigan.gov/lara	WV	West Virginia Board of Funeral Service Examiners	wvfuneralboard.org
MN	Minnesota DOH Mortuary Science	bealth.state.mn.us/facilities/mortuary	WI	Wisconsin Funeral Directors Examining Board	dsps.wi.gov
MS	Mississippi State Board of Funeral Service	msbfs.ms.gov	WY	Wyoming Board of Embalming	embalming.wyo.gov
MO	Missouri Board of Embalmers and Funeral Directors	pr.mo.gov/embalmers.asp			

MEMORIAL MERITS

Agency names and URL patterns verified against state government websites in 2026. Agencies occasionally reorganize. If a link does not resolve, search the state agency name in a search engine to locate the current portal.

9 Veterans Burial Benefits

Federal VA + 155 national cemeteries + state veterans cemeteries.

If the deceased served in the U.S. Armed Forces, federal and state benefits reduce or eliminate burial costs entirely. These benefits are reimbursement-based: the family pays the funeral home first, then files VA Form 21P-530EZ for reimbursement within two years of burial. Most national cemetery burials are free for eligible veterans.

9.1 Federal VA Burial Allowance (rates effective October 1, 2025)

Benefit	Rate	Combined / notes
Non-service-connected death (after Oct 1, 2025)	\$1,002 burial + \$1,002 plot	\$2,004 combined
Service-connected death (since Sept 11, 2001)	Up to \$2,000 burial allowance	Plus plot if buried in private cemetery
Headstone or marker allowance (family-supplied)	\$441 reimbursement	After Oct 1, 2025
Transportation reimbursement	Cost of transporting remains	Specific eligibility rules apply

9.2 Eligibility (Standard Cases)

- Honorable or general (under honorable conditions) discharge.
- At least 24 months active duty, OR full period for which called or ordered to active duty if less than 24 months.
- Veterans of Reserve and National Guard with at least 20 years of qualifying service typically eligible.
- Spouses and dependent children of eligible veterans are generally eligible for burial in a VA national cemetery alongside the veteran.

Specific eligibility for newer cohorts, dishonorable-discharge cases, and dependent edge cases at va.gov/burials-memorials/eligibility.

9.3 Filing the Claim (VA Form 21P-530EZ)

Submit within two years of burial. Documents required: the veteran's DD-214 (Certificate of Release or Discharge from Active Duty), certified copy of the death certificate, itemized funeral home receipts showing what the family paid. File online at va.gov/burials-memorials, by mail to the Pension Management Center, or through a Veterans Service Organization (VFW, American Legion, DAV) at no charge.

9.4 National Cemeteries and State Veterans Cemeteries

The Department of Veterans Affairs operates 155 national cemeteries across the United States. Most states additionally operate state veterans cemeteries (typically free for eligible veterans of that state). Burial includes the plot, opening and closing of the grave, a government-issued headstone or marker, perpetual care of the grave, and a Presidential Memorial Certificate. Find the nearest national cemetery at cem.va.gov. Search '[your state] veterans cemetery' for state options.

9.5 Military Funeral Honors

Available at any cemetery, public or private, at no charge for eligible veterans. Minimum honors include a two-person uniformed military detail, the playing of Taps, and the folded-flag presentation. Request through the funeral director, or directly by calling 1-877-MIL-HONR (1-877-645-4667) at least 48 hours before the service.

10 Financial Help Paths

Two ways forward when the bill exceeds what the household can cover this week.

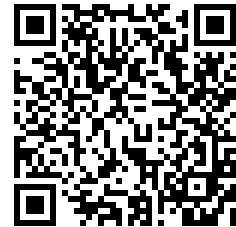
Funerals come at the worst financial moment in a family's life. The two paths below are designed specifically for families in the first 72 hours: a lending platform offering personal loans with rate checks that do not affect your credit score, and a free funeral-specific crowdfunding platform that lets community help reach you fast.

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 a 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



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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 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 funeral fundraisers

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

memorialmerits.com/crowdfund



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10.1 More Financial Resources

Memorial Merits maintains a dedicated Financial Resources hub covering every legitimate funeral-financing path for families in crisis: financing, crowdfunding, life insurance access, state crime-victim programs, county indigent-burial programs, and partner discounts that compound. When the situation does not match the paths above, this is the page to scan.

MEMORIAL MERITS HUB

Financial Resources for Families

Every financial path for families in funeral cost crisis, organized by situation. Updated continuously as new partner programs and state benefits come online.

memorialmerits.com/financial-resources



Scan to open

10.2 Pre-Planning Resources

The most powerful financial protection against funeral-cost crisis happens before there is a death. A family with a current will, an organized digital vault, and a pre-need cremation arrangement saves their loved ones from making every decision in this guide under emergency pressure. If this guide reached you during a crisis, share the resources below with the family members whose own crisis is still in the future.

LVED Estate Planning

Digital vault plus complete estate plan (will, trust, POA, healthcare directive, guardianship, digital asset transfer). 33% off any plan, exclusive to Memorial Merits.

Code: YFY63MX8

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



AARP Membership

Pre-planning support, financial benefits, and travel benefits for any family member 50 or older. Includes funeral-cost protection resources.

memorialmerits.com/aarp



11 Quick Reference Card

Print this page. Fold it. Keep it next to the phone.

Your 10 Federal Rights Under the FTC Funeral Rule

- 1 Itemized General Price List on request, in person, free
- 2 Telephone price disclosure on request
- 3 Casket Price List in writing before the casket room
- 4 Outer Burial Container Price List in writing
- 5 Buy only what you want. No required packages
- 6 Outside casket or urn with no handling fee
- 7 Alternative container for direct cremation
- 8 No mandatory embalming
- 9 Written disclosure of any legal requirement
- 10 Written itemized statement before any payment

National Enforcement Contacts

FTC report fraud: reportfraud.ftc.gov · 1-877-FTC-HELP (1-877-382-4357)

FTC Funeral Rule page: consumer.ftc.gov/articles/ftc-funeral-rule

VA burial benefits: va.gov/burials-memorials · VA Form 21P-530EZ

Military funeral honors: 1-877-MIL-HONR (1-877-645-4667)

National cemetery search: cem.va.gov

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



Cremation Club

Pre-need cremation membership. Lock today's rate.

Code: MEMORIAL10

memorialmerits.com/cremation-club



Funeral Home Directory

Verified funeral homes by state and city, updated continuously.

memorialmerits.com/funeral-home-directory



Your Three-Question Test for Any Funeral Home

1. May I have the General Price List to keep?
2. Can I select individual goods and services rather than a package?
3. Will you accept a casket I provide from another source with no handling fee?

Any 'no,' any hesitation, any condition attached, walk out. The next funeral home down the road operates under the same federal rule and is competing for your business.

About the Author

Gabriel Killian is the founder of Memorial Merits and a U.S. Navy service member qualified in missile defense systems. He writes about grief, end-of-life decisions, and memorial planning from lived experience after the loss of his father from aspiration complications following triple bypass surgery and his own survival of a serious medical incident. 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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Sources

Federal Trade Commission, The FTC Funeral Rule, consumer.ftc.gov/articles/ftc-funeral-rule. 16 CFR Part 453, Funeral Industry Practices. National Funeral Directors Association, 2023 General Price List Study. U.S. Department of Veterans Affairs, Burial Allowances, va.gov/burials-memorials. State funeral board contacts verified against state government websites in 2026.

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Sanctuary, not sales floor.

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