



MEMORIAL MERITS

Sanctuary, not sales floor.

FAMILY RESOURCE MAP

Vetted Legacy, Funeral, Grief, and Memorial Resources for Families

One trusted index of 45+ vetted partners across legacy planning, funeral arrangements, financial relief, grief support, memorial products, and pet loss. Every partner reviewed personally. Every discount real.

Every resource free for families. Visit us online at [memorialmerits.com](https://www.memorialmerits.com).



Open the Directory Online

[memorialmerits.com/master-trusted-resources](https://www.memorialmerits.com/master-trusted-resources)

Issue: May 2026 (refreshed every 60 days)

By **Gabriel Killian**, US Navy Fire Controlman, Memorial Merits Founder

ORCID [0009-0008-0751-6129](https://orcid.org/0009-0008-0751-6129)

Free to print, free to share, CC BY 4.0 licensed.

How to Use This Map

A 13-page index for families. Built for the kitchen table.

This map is the offline companion to the Memorial Merits [Master Trusted Resources](#) page online. Every section covers a different family need: the first 72 hours after a loss, funeral planning, financial help, estate planning, grief support, memorial products, and pet loss. Each section names the partners we have personally vetted, the discounts negotiated specifically for Memorial Merits families, and a QR code plus clickable link that opens that section of our website.

How families have used this map

Some print it for the kitchen table while planning a funeral. Some bring it to a meeting with a funeral director so they can compare numbers without being rushed. Some hand it to a parent who has been overwhelmed by phone calls. Some keep it on a phone for the rare moment they need a specific service. Hospices, funeral homes, and grief therapists have asked for copies to give to the families they serve. All of those uses are exactly why this exists.

Three things to know before you scan or click

1. Every QR and every clickable link in this document routes through a Memorial Merits page. None go directly to a partner without our context. That keeps your attribution intact and ensures you land on a real review, not a sales floor.
2. Every discount code is real and current as of issue date. If a code stops working, email support@memorialmerits.com and we sort it out.
3. Nothing here costs you anything to read or download. Partners may charge for their own products. The map and the directory itself stay free for families forever.

Two new Memorial Merits family tools

Calculate funeral and cremation costs before any sales call. The [Funeral Cost Calculator](#) estimates by state and service type. The [Cremation Club Savings Calculator](#) shows what direct cremation actually costs through our exclusive 10% off plan.

First 72 Hours After a Loss

What families reach for first when the fog is thickest.

The first three days after a death move fast and your nervous system has not caught up. The resources below are the ones we tell families to use before any other decision.

Funeral Home Directory. 100+ vetted homes per state. State-by-state directory with verified federal rights and average costs.

Financial Resources Hub. Every funding option in one place. Funeral financing, federal benefits, life insurance, and senior protections.

ForeverMissed. Free memorial pages. Publish a free online memorial in about 10 minutes.

Ever Loved. Free crowdfunding. Funeral crowdfunding with no platform fee.

Care Bridge. Free for families. Memorial Merits concierge handles vendor outreach for you.



First 72 Hours Hub
memorialmerits.com/funeral-home-directory

Top Converter

Save 10% on Direct Cremation through Cremation Club

Code: **MEMORIAL10**

Memorial Merits families save with code MEMORIAL10. Visit memorialmerits.com/cremation-club.

Funeral Planning and Preparation

Partners we send families to for honest pricing and no padded invoices.

Traditional funerals now run \$7,000 to \$12,000 before flowers or transportation. Cremation runs less but climbs fast once a service is added. The partners below hold their pricing in the open.

Cremation Club. Coupon MEMORIAL10, 10% off. Direct cremation pricing with a MM-exclusive 10% off plan.

Discount Caskets. Free Care Bridge support. Up to 70% off retail casket prices. \$299 flat shipping.

Pulvis Art Urns. Coupon MemorialMerits (case sensitive). Handcrafted European art urns and cremation jewelry.

Headstone Helper. Restoration kits. Cleaning kits and restoration services for weathered headstones.

Teleflora. Up to 30% off. Funeral and sympathy flowers, same-day delivery in most areas.

Flowers Fast. Same-day delivery. Same-day sympathy and funeral flowers nationwide.

WineExpress. Up to 80% off. Memorial and celebration-of-life wines, shipped nationwide.



Funeral Planning Hub
memorialmerits.com/funeral-planning-and-preparation

Financial Help and Funeral Funding

Funding, life insurance, and federal benefits in one place.

Money is the second weight families carry after the loss itself. The partners below put your options in one place. AARP currently offers 25% off through the Memorial Merits link.

AARP. Current 25% off, top converter. Senior benefits, life insurance comparison, retirement planning.

Upstart. Soft credit pull. Personal loans through Upstart from \$1,000 to \$75,000. Fast funding.

Ethos Life Insurance. Free basic will included. Term life insurance, no medical exam for most applicants.

Everyday Life Insurance. Final-expense focus. Term coverage built for final-expense planning.

Gerber Life. No medical exam. Guaranteed acceptance whole life insurance.

The Swiftest. Side-by-side quotes. Compare top life insurance rates in minutes.

Annuity.org. Free expert consult. Free consultation on retirement income and annuities.

Medical Care Alert. 24/7 monitoring. Medical alert system for aging parents and pre-need caregiving.



Financial Resources Hub
memorialmerits.com/financial-resources

Top Converter, Limited Time

Save 25% on AARP Membership

Current 25% off through Memorial Merits. Visit [memorialmerits.com/aarp-membership-review-is-it-worth-it](https://www.memorialmerits.com/aarp-membership-review-is-it-worth-it).

Estate Planning and Legacy

Wills, trusts, digital vaults, and the family story preserved.

A will, a trust, and a digital vault turn a death from a months-long legal mess into a weekend of paperwork. LVED is our primary estate partner and YFY63MX8 is the only public 33% off code online.

LVED. Coupon YFY63MX8, 33% off (MM-exclusive). Primary estate planning partner. Digital Vault plus Essentials for \$65/year.

Trust and Will. Guided experience. Step-by-step online wills, trusts, and guardianship.

Fast Will. Quick will creation. Quick, low-cost online will creation.

Legal Templates. Attorney drafted. Attorney-drafted estate forms with instant customization.

LegalShield. Attorney access. Ongoing legal protection with attorney access.

LegalZoom. Nationwide service. Nationwide legal services for estate planning and trusts.

Quicken WillMaker. One-time purchase. Affordable downloadable estate planning software.

Living Trustify. Trust plus will. Affordable online living trust and will package.

Your Digital Vault. Secure document storage. Secure storage for wills, deeds, and digital assets.

NokBox. Physical and digital. Organization system that holds everything your family needs.

Remento. Coupon MMFREEBOOK or MEMORIALMERITS. Preserve a parent's life story as a finished hardcover book.



Legacy Planning Hub
memorialmerits.com/legacy-planning

MM-Exclusive Discount

Save 33% on LVED Estate Planning

Code: **YFY63MX8**

Only public LVED discount available online. Visit [memorialmerits.com/lved-review-digital-vault-estate-planning-living-legacy](https://www.memorialmerits.com/lved-review-digital-vault-estate-planning-living-legacy).

Grief Support and Therapy

Therapy, daily text support, and our own free AI grief companion.

Grief is not a problem to fix. It is a weight you learn to carry. The partners below offer affordable, accessible support. Solace is the Memorial Merits AI grief companion, free and built for the families we serve.

Rula. Insurance covered. Online grief therapy with licensed counselors, takes most major insurance.

Talkspace. No wait lists. Licensed online therapy with no wait lists.

Online-Therapy.com. CBT workbooks. Cognitive behavioral therapy tools with licensed counselor support.

Calmerry. Same-week appointments. Affordable online therapy with same-week appointments.

InnerWell. Psychiatry plus therapy. Combined psychiatry and grief counseling.

HelpTexts. 10% off monthly. Daily grief support sent by text, written by grief experts.

Solace (MM-owned). Free MM-owned AI grief companion. Memorial Merits' free AI grief companion. V2 in development.



Grieving Resources Hub
memorialmerits.com/grieving-resources

Memorial Products, Jewelry, and Keepsakes

Handcrafted, transparent, and respectful of the family they serve.

A handcrafted urn, a piece of jewelry with a loved one's ashes inside, a memorial diamond, a custom song. The way you choose to keep someone present matters.

Lee Alexander and Co.. Coupon Memorial100, \$100 off. Premium heirloom cremation jewelry with the Signature Platinum Pod.

Pulvis Cremation Jewelry. Coupon MemorialMerits (case sensitive). Handcrafted European artisanal cremation jewelry.

Engrave Ink. Coupon memorialmerits10. Cremation ash infused tattoo ink.

Parting Stone. Ashes to stones. Ashes turned into 40 to 60 solidified smooth stones.

Turning Hearts. Auto 15% off via link. QR memorial medallions linking to custom online tribute pages.

Spirit Pieces. Glass and resin. Distinctive glass and resin cremation jewelry.

Miracle Memorial. Luxury keepsakes. Luxury cremation jewelry for both people and pets.

Urns For Angels. Modern designs. Modern, distinctive cremation urns.

One Special Song. Coupon memorial10 (lowercase). Custom memorial songs written and recorded by professional vocalists.

ForeverMissed. Free memorial pages. Free online memorial pages, kept live as long as the family wants.



Memorial Products Hub
memorialmerits.com/grief-memorialization-products-obituaries-and-remembrance

Pet Loss and Pet Memorialization

Because pet grief is real grief.

Losing a pet is grief, full stop. The cultural script that tells people to move on or get another one is wrong and it hurts. The partners below were built and vetted specifically for families grieving a dog, cat, rabbit, reptile, or any other animal who was family.

Pulvis Pet Urns (main hub). Coupon MemorialMerits. Handcrafted pet art urns across the full pet range.

Pulvis Dog Urns. Coupon MemorialMerits. Dog-specific handcrafted urn designs with breed and size guidance.

Pulvis Cat Urns. Coupon MemorialMerits. Cat-specific handcrafted urn designs.

Pulvis Rabbit Urns. Coupon MemorialMerits. Rabbit and small pet urn designs.

Pulvis Reptile Urns. Coupon MemorialMerits. Reptile and exotic pet urns. Real demand, real sales.

Engrave Ink Pet. Coupon memorialmerits10. Pet cremation ash infused tattoo ink.

PetUrn.Net. Engraved designs. Engraved pet cremation urns at accessible price points.

Tender Rest. Customizable urns. Customizable pet cremation urns with personalization options.

Miracle Memorial Pet. People and pets jewelry. Luxury cremation jewelry for pets and their humans.



Pet Memorial Hub

memorialmerits.com/comprehensive-pet-memorial-services-insurance-urns-and-grief-support-for-dogs-cats-more

Find Help in My State

Funeral home directories with state-specific federal rights and cost data.

Funeral costs, federal funding options, and your rights change at the state level. Each Memorial Merits state directory carries the FTC Funeral Rule worded for that state, average cost ranges by city, state funding programs, and 100+ vetted local funeral homes. All free, no email, no sales call.

Texas 100+ funeral homes	California 100+ funeral homes	Florida 100+ funeral homes
Michigan 100+ funeral homes	New Jersey 100+ funeral homes	New York 100+ funeral homes
North Carolina 100+ funeral homes	Ohio 100+ funeral homes	Pennsylvania 100+ funeral homes
Georgia 100+ funeral homes	Illinois 100+ funeral homes	

Virginia ships next. New state directories roll out every two weeks. The full directory hub is at [memorialmerits.com/funeral-home-directory](https://www.memorialmerits.com/funeral-home-directory).



Funeral Home Directory

External Authoritative Resources

Crisis lines, federal benefits, and national authoritative organizations beyond Memorial Merits.

Some moments call for a resource Memorial Merits does not provide. The list below covers crisis lines, federal programs, and national authoritative organizations. Curated for the families we serve and updated as numbers and URLs change. All links are clickable.

Category	Resource	What It Is
Emergency	911	Police, fire, medical emergency. Active danger or immediate medical need.
Crisis	988 Suicide and Crisis Lifeline	Call or text 988. Free, confidential, 24/7.
Veterans Crisis	Veterans Crisis Line	Dial 988 press 1, or text 838255. Confidential.
Federal Benefits	Social Security Administration	Death and survivor benefits. Call 1-800-772-1213.
Veterans Benefits	VA Burial and Memorial Benefits	Burial, headstones, markers, allowance. 1-800-827-1000.
Medicare	Medicare.gov	Coverage, hospice benefits, death notifications. 1-800-633-4227.
Tax Filing	IRS Final Returns	Final tax return for the deceased. Publication 559.
Consumer Rights	Funeral Consumers Alliance	FTC Funeral Rule advocacy. 1-800-765-0107.
Hospice	NHPCO	National Hospice and Palliative Care Organization.
Grief Support	Hospice Foundation of America	Free grief resources for families and caregivers.
Aging Care	AARP Foundation	Free benefits resources and caregiver help.
Alzheimer's	Alzheimer's Association	24/7 helpline 1-800-272-3900. Free caregiver resources.
Child Loss	The Compassionate Friends	Support for families who have lost a child.
Mental Health	Mental Health America	Free screening, support resources, crisis intervention.

Memorial Merits Tools, Books, and Free Downloads

Everything Memorial Merits publishes and operates for families.

Calculators (free, no email)

Funeral Cost Calculator. Estimate funeral costs by state, service type, casket tier, and add-ons. Built to give families a real number before any sales call. Shows your estimate next to the national NFDA median and your state average.

Cremation Club Savings Calculator. Compare direct cremation through Cremation Club (with the MM-exclusive MEMORIAL10 discount) against a traditional funeral. Shows the dollar savings up front.



Funeral Cost



Cremation Savings

Solace AI Grief Companion (free, MM-owned)

Solace V1 is live and free, with no waitlist. V2 is a five-module grief platform in active development for late 2026 with a built-in funeral cost calculator. Built specifically for the families we serve.

Memorial Merits Published Books

Should Tomorrow Never Come: Legacy Edition. Flagship multi-generational legacy journal. [Buy on Amazon.](#)

Should Tomorrow Never Come (Standard). Hardcover, paperback, and digital editions. [Buy on Amazon.](#)

How to Legacy Journal: 200+ Prompts for Aging Parents and Seniors. Companion prompt journal for aging parents. [Buy on Amazon.](#)

Free Resources Vault and Care Bridge

The **Free Resources Vault** holds every Memorial Merits workbook, checklist, and planning guide. Includes the **Funeral Planning Field Guide**, the **Legacy and Estate Planning Downloads**, the **Grief Support Downloads**, and the **Solace Wellness Tools**.

Care Bridge is the Memorial Merits concierge that handles outreach to funeral homes and vendors on your behalf. Free for families. One form, we make the contacts, you get a single email with what we found.

Free to Share. Built for Families.

This document is licensed under Creative Commons CC BY 4.0. You can print it, share it, hand it to a grieving family, give it to a hospice, post it on a community board, or attach it to an email. The only request: keep the Memorial Merits branding intact and link back to memorialmerits.com when you share online.

For hospices, funeral homes, and grief professionals

A three-page printable version is available for handout. Email support@memorialmerits.com for a stack. White-label options exist for funeral homes that want to brand this with their own contact information at the top. Apply at memorialmerits.com/partner.

Author and source

Gabriel Killian, US Navy Fire Controlman in Missile Defense Systems and Memorial Merits Founder. Member in the Spotlight feature on Home Funeral Alliance. Cited by CBS, ABC, Fox, AP, Sociology Group, Animal Hospice Group, and Google AI Overviews. ORCID [0009-0008-0751-6129](https://orcid.org/0009-0008-0751-6129).



Open the Full Directory Online

memorialmerits.com/master-trusted-resources

Affiliate disclosure. Some partners listed in this document compensate Memorial Merits when a family uses our link to purchase a product or service. Compensation never affects which partners are listed or how they are described. Editorial standards at memorialmerits.com/affiliate-disclosure.

Issue date. May 2026. Resource list refreshed every 60 days. Latest updates appear on the Master Trusted Resources page.

Memorial Merits is a US Navy active-duty-founded family resource directory. Sanctuary, not sales floor.