



MEMORIAL MERITS

Sanctuary, not sales floor.

FREE PRINTABLE CHECKLIST FROM MEMORIAL MERITS

What to Do When Someone Dies

Funeral Arrangements Checklist for the First Two Weeks

Who to call first, the decisions the funeral home will ask you to make, your rights as a buyer, what each item costs, and the help available to pay for it. Print it and check off each step as you finish it.

By Gabriel Killian, Founder of Memorial Merits

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Free to print, share, and republish. See the last page.

If the death happened in the last few hours

Turn to page 3. It lists who to call, in order, for a death at home, in a hospital, or in a nursing home.

How to Use This Checklist

This checklist covers the first 14 days after a death. Each page handles one task. You do not have to read it in order. Find the page you need, do the steps, and check the boxes.

Page	What it covers
3	Who to call first, in order
4	Funeral arrangements checklist, days 2 to 14
6	Your rights under the FTC Funeral Rule, and questions to ask the funeral home
7	Funeral cost worksheet
8	Cremation or burial, and choosing a casket or urn
9	How to pay for a funeral
10	Obituary and service worksheet
11	Veteran burial benefits checklist
12	Contact log and notes
13	Services for families, with QR codes
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Words used in this checklist

- **General Price List:** the printed, itemized list of prices every funeral home must give you.
- **Certified death certificate:** the official copy, with a raised seal, that banks, insurers and government offices ask for.
- **Direct cremation:** cremation with no viewing or ceremony beforehand. A memorial service can still be held later.
- **Executor:** the person named in a will to settle the estate.

Sharing this checklist

Anyone may print, copy, share or republish this checklist for free, including on a business website or as a free download. Keep every link and QR code unchanged. The details are in the box on the last page.

Day one in more detail

The free First 24 Hours After Death Checklist covers the first day hour by hour:

<https://memorialmerits.com/what-to-do-when-someone-dies-first-24-hours-checklist/>

Who to Call First, in Order

Make these calls in the order shown. Check each box when the call is done.

If the death happened at home with hospice care

Done	Step	Notes
☐	Call the hospice nurse. The nurse comes to the home and confirms the death. You do not need to call 911.	
☐	Call the funeral home you have chosen. Staff come to the home to take the person into their care.	

If the death at home was unexpected

Done	Step	Notes
☐	Call 911. Emergency staff come to the home.	
☐	Wait for the medical examiner or coroner. They may need to review the death before a funeral home is called.	
☐	Call the funeral home once the medical examiner or coroner releases the person.	

If the death happened in a hospital or nursing home

Done	Step	Notes
☐	Tell the staff which funeral home to call. Staff confirm the death and contact the funeral home for you.	

Then call these people

Done	Step	Notes
☐	Close family members	
☐	The person named as executor in the will	
☐	The person's employer, if they were working	
☐	The person's place of worship, if they had one	
☐	One friend to help with calls, meals and visitors	

No funeral home chosen yet? The [Funeral Home Directory](https://memorialmerits.com/who-to-contact-when-someone-dies-a-guided-list/) lists funeral homes and cemeteries in every state. The full call list is at <https://memorialmerits.com/who-to-contact-when-someone-dies-a-guided-list/>

Funeral Arrangements Checklist: Days 2 to 14

These are the decisions and calls in the two weeks after a death. Write who is handling each task in the Notes column.

Days 2 and 3

Done	Step	Notes
☐	Look for written wishes or a prepaid funeral plan. Check the will, papers at home and email.	
☐	Choose a funeral home. Ask each one for its General Price List before you decide (page 6).	
☐	Decide between burial and cremation (page 8).	
☐	Set the date, time and place of the service.	
☐	Choose a casket or urn. You may buy one somewhere else and have it delivered (page 8).	
☐	Order certified copies of the death certificate through the funeral home. Ask how many you will need for banks, insurers and government offices.	

Days 4 to 7

Done	Step	Notes
☐	Write the obituary (page 10). Send it to the newspaper and the funeral home's website.	
☐	Set up a free online memorial page or fundraiser if family and friends want to help (page 13).	
☐	Order flowers, or tell people where to send donations instead.	
☐	Choose who will speak, read and play music at the service.	
☐	Ask the funeral home to request military honors if the person served (page 11).	
☐	Read the funeral home's written statement line by line against the General Price List before you sign or pay.	

Days 8 to 14

Done	Step	Notes
☐	Confirm that Social Security was told about the death. The funeral home usually reports it. If not, call 1-800-772-1213.	
☐	Start a claim with each life insurance company (guide: how to file a life insurance claim).	
☐	Notify banks and credit card companies. Send each one a certified death certificate.	
☐	Ask the three credit bureaus (Equifax, Experian, TransUnion) to mark the credit file as deceased.	
☐	Cancel or transfer phone, utilities and subscriptions.	
☐	Forward the mail. Lock the home and the vehicle.	
☐	Find the will and give it to the executor. The probate guide lists the next steps.	
☐	Keep every funeral receipt in one folder. The estate may pay back funeral costs.	
☐	Send thank-you notes to the people who helped.	

Notes

Your Rights Under the FTC Funeral Rule

A federal law, the FTC Funeral Rule, gives you these rights at every funeral home in the United States. Source: Federal Trade Commission, consumer.ftc.gov/articles/ftc-funeral-rule.

Your right	What it means for you
Buy only what you want	You can choose single items and services instead of a package.
Prices by phone	The funeral home must give you prices over the phone. You do not have to give your name first.
A written, itemized price list	You get the General Price List when you visit, to keep.
Casket prices before caskets	You see a written casket price list before you see the caskets.
Outer burial container prices	You see a written price list for vaults and grave liners before you see them.
A written statement before you pay	After you choose, you get a statement with each item and the total, before you pay.
Legal requirements in writing	If a law requires you to buy an item, the statement must say which law.
Cremation without a casket	You may use a lower-cost alternative container for cremation.
A casket or urn from somewhere else	The funeral home must accept a casket or urn you bought elsewhere and cannot charge you a fee for it.
No routine embalming	No state law requires embalming for every death. Refrigeration or direct cremation are other choices.

Questions to Ask the Funeral Home

Done	Question	Answer
☐	Can I have your General Price List to take with me?	
☐	What does the basic services fee include?	
☐	Is embalming required for the choices I am making? If so, why?	
☐	What is the total price, and which items are in it?	
☐	How many certified death certificates are included?	
☐	Will you report the death to Social Security?	
☐	When is payment due? Do you offer a payment plan, and what does it cost?	

If a funeral home will not follow these rules, you can report it to the FTC at reportfraud.ftc.gov.

Funeral Cost Worksheet

Write each price from the funeral home's General Price List in the first column. Write the price you found somewhere else in the second column. The free [Funeral Cost Calculator](#) shows the average prices for your state.

Item	Funeral home price	Price elsewhere	Notes
Basic services fee			
Moving the person to the funeral home			
Embalming			
Other preparation (dressing, hair, makeup)			
Viewing or visitation			
Funeral or memorial service			
Hearse and other vehicles			
Casket			
Outer burial container (vault or liner)			
Cremation fee			
Urn			
Burial plot			
Opening and closing the plot			
Headstone or marker			
Memorial jewelry offered with the package			
Flowers			
Certified death certificates			
Obituary notice in the newspaper			
Other			
Total			

Memorial jewelry: some funeral homes include cremation jewelry in the package. You can compare the same kind of piece from Lee Alexander & Co. and Miracle Memorial on page 14 before you sign.

Cremation or Burial: How They Compare

	Burial	Cremation
What happens	The person is placed in a casket and buried in a plot at a cemetery.	The person is cremated. The family receives the ashes in a temporary container or an urn.
Items you choose	Casket, outer burial container if the cemetery requires one, plot, headstone or marker.	Alternative container or casket for cremation, urn, and where the ashes will be kept or placed.
Items you can buy elsewhere	Casket, headstone or marker.	Urn, and a casket if you hold a viewing first.
Service	A viewing and service before burial, or a graveside service.	A viewing before cremation, or a memorial service before or after it.
Lower-cost forms	Green burial: no embalming, a simple casket or shroud, in a cemetery that allows it.	Direct cremation: no viewing or ceremony beforehand, so no embalming or viewing fees.

Average prices for each choice in your state: <https://memorialmerits.com/funeral-cost-calculator/>. More detail on each option: [cremation and burial options](#).

How to Choose a Casket or Urn

- 1 Ask the funeral home for its casket price list. Write the prices on page 7.
- 2 Compare caskets sold online. Many online sellers ship to the funeral home. The funeral home must accept the casket and cannot charge a fee for it.
- 3 Give the funeral home's name and address when you order, and the date of the service.
- 4 For cremation, choose an urn now or later. The funeral home returns the ashes in a temporary container if you have not chosen one.
- 5 For a green burial, ask the cemetery which caskets and shrouds it allows.

Reviews of caskets, urns and sellers: [Casket and Urn Reviews](#).

Our decision

Burial or cremation

Casket or urn chosen

Funeral home

Where they will rest

How to Pay for a Funeral

Work through these sources in order. Check each one off once you have an answer.

Done	Source	Notes
☐	Prepaid plan or funeral insurance. Look for a contract from a funeral home or an insurance policy in the person's papers.	
☐	Life insurance. The beneficiary files the claim. Some funeral homes accept part of a policy as payment; ask about an assignment of benefits.	
☐	Social Security. A spouse or some minor children can get a one-time payment of \$255. Source: ssa.gov/survivor/amount .	
☐	Veteran benefits. The VA pays burial and plot allowances for eligible veterans (page 11).	
☐	County or state help. Call the county social services office and ask about burial or cremation assistance.	
☐	Funeral home payment plan. Ask if the funeral home offers one. Get the terms and any fees in writing.	
☐	Online fundraiser. Ever Loved offers a free memorial page where family and friends can give money toward costs (page 13).	
☐	Personal loan. A loan can cover costs while a life insurance payment is pending. Upstart shows your rate after a soft credit inquiry, which does not affect your credit score (page 13).	

Programs and charities that help with funeral costs are listed at <https://memorialmerits.com/financial-resources/>.

Required Upstart 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. Minimum loan amounts vary by state: Georgia (\$3,100), Hawaii (\$1,500), Massachusetts (\$7,000). Maximum loan amounts may vary by state. The full range of available rates varies by state. Personal loan APRs range from 6.3% to 35.99%. The lowest rates are only available to the most qualified applicants. A representative example of payment terms for an unsecured Personal Loan is as follows: a borrower receives a loan of \$10,000 for a term of 60 months, with an interest rate of 19.08% and an 8.15% origination fee of \$815, for an APR of 23.37%. In this example, the borrower will receive \$9,185 and will make 60 monthly payments of \$261. APR is calculated based on 5-year rates offered in June 2026. 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. If you accept your loan by 5pm EST (not including weekends or holidays), you will receive your funds the next business day. When the funds will be available to you will depend on your bank's transaction processing time and policies. While most loans through Upstart are unsecured, certain lenders may place a lien on other accounts you hold with the same institution. There may be an option to secure your personal loan through Upstart with your vehicle, which will require a lien to be placed on the vehicle. It is important to review your promissory note for these details before accepting your loan. When you check your rate, Upstart checks your credit report. This initial soft inquiry will not affect your credit score. If you accept your rate and proceed with your application, Upstart does another hard credit inquiry that will impact your credit score. If you take out a loan, repayment information may be reported to the credit bureaus.

Obituary and Service Worksheet

Fill in these blanks first. The obituary and the service program are written from them. Step-by-step help: [obituaries](#) and [how to write a eulogy](#).

For the obituary

Full name, including middle name and any nickname

Age

Date and place of birth

Date and place of passing

City where they lived

Work, service or main role in life

Family members who survive them

Family members who passed away before them

Two or three things people will remember about them

For the service

Date and time

Place and address

Officiant

Speakers

Readings and music

Pallbearers

Where to send flowers, or the charity for donations

Veteran Burial Benefits Checklist

If the person served in the military, these benefits may be available. Source: U.S. Department of Veterans Affairs, va.gov/burials-memorials.

Done	Step	Notes
☐	Find the discharge papers (DD214). The funeral home and the VA will ask for them.	
☐	Ask the funeral home to request military funeral honors and a burial flag.	
☐	Ask about burial in a VA national cemetery. Burial there has no cost for eligible veterans.	
☐	Order a free government headstone or marker, or a medallion for a private headstone.	
☐	Request a Presidential Memorial Certificate for the family.	
☐	Apply for the burial allowance with VA Form 21P-530EZ.	

VA burial allowance amounts

Type of death	Most the VA pays
Service-connected death, on or after September 11, 2001	Up to \$2,000 toward burial costs
Not service-connected, death on or after October 1, 2026	\$1,032 burial allowance and \$1,032 for a plot, for eligible veterans
Not service-connected, death October 1, 2025 to September 30, 2026	\$1,002 burial allowance and \$1,002 for a plot, for eligible veterans

Time limit: for a death that was not service-connected, file within 2 years after the burial. There is no time limit for a service-connected death. Amounts as listed on va.gov in October 2026.

More for military families: [Military and Veteran Resources](#).

Contact Log

Write down every call. Many offices ask for a reference number later.

Date	Who you called	Phone or email	Reference number and notes

Notes

Services for Families

Memorial Merits has reviewed each service below. Scan a QR code with your phone camera, or type the web address under it.

Ever Loved



Free online memorial page with a fundraiser that family and friends can give to.

<https://memorialmerits.com/fundraising>

ForeverMissed



Free online memorial page for service details, photos and stories.

<https://memorialmerits.com/forevermissed>

Upstart



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

Checking your rate uses a soft credit inquiry. Required disclosures are on page 9.

<https://memorialmerits.com/upstartfinancial>

Discount Caskets



Caskets shipped to your funeral home. Code **MEMORIAL50** takes \$50 off.

<https://memorialmerits.com/discount-caskets>

Pulvis Art Urns



Handmade ceramic urns for ashes. Use code **MemorialMerits** at checkout.

<https://memorialmerits.com/pulvisurns>

Ever Loved Urns



Urn from many makers, compared in one place.

<https://memorialmerits.com/everlovedurns>

AZ Memorials



Burial shrouds, biodegradable urns and water burial urns.

<https://memorialmerits.com/shroudset>

Parting Stone



Turns cremated remains into a set of smooth, solid stones.

<https://memorialmerits.com/partingstone>

Turning Hearts



QR code medallion that links a headstone or urn to an online memorial page.

15 percent off applies automatically through this link. No code needed.

<https://memorialmerits.com/turninghearts15off>

Services for Families, continued

Teleflora



Funeral and sympathy flowers delivered to the funeral home or the family.

<https://memorialmerits.com/funeralflowers>

Flowers Fast



Same-day sympathy flower delivery.

<https://memorialmerits.com/flowersfast>

WineExpress



Wine delivered for the gathering after the service.

<https://memorialmerits.com/wineexpress>

One Special Song



A custom song written about the person, for the service.

Code **memorial10** takes 10 percent off.

<https://memorialmerits.com/memorialsong>

Lee Alexander & Co.



Precious-metal cremation jewelry made to order.

Code **Memorial100** takes \$100 off.

<https://memorialmerits.com/leealexander100>

Miracle Memorial



Cremation jewelry for people and pets.

<https://memorialmerits.com/miraclememorial>

Disclosure

Memorial Merits may earn a commission when you use the links and QR codes in this section, at no extra cost to you. Codes and offers were checked in October 2026 and can change. Upstart disclosures are on page 9.

Free Memorial Merits Tools and Pages

Each page below is free to use. Scan a code, or type the web address.

Funeral Planning Hub



Every funeral planning guide on Memorial Merits.
<https://memorialmerits.com/funeral-planning-and-preparation/>

Funeral Cost Calculator



An itemized funeral estimate for your state.
<https://memorialmerits.com/funeral-cost-calculator/>

Funeral Home Directory



Funeral homes and cemeteries in every state.
<https://memorialmerits.com/funeral-home-directory/>

Memorial Merits Start Page



Choose your situation and find the right page.
<https://memorialmerits.com/start/>

More free printable downloads

Funeral cost worksheets, a funeral home comparison kit, the FTC Funeral Rule guide and more:

<https://memorialmerits.com/free-funeral-planning-downloads-checklists-guides-worksheets/>. Main site:

<https://memorialmerits.com/>.

About Memorial Merits

Memorial Merits is a free planning platform for families before, during and after a death. It was founded by Gabriel Killian. Prices, codes and benefit amounts in this checklist were checked in October 2026; confirm them with each provider before you pay.

Republish This Checklist

Funeral homes, hospices, places of worship, employers, websites and other businesses may republish, copy, print and share this checklist for free. You can post it on your website, hand it to clients, or offer it as a free download or lead magnet.

The one condition: keep every link and QR code in this checklist unchanged.

To add your business name or logo, or to add your own links, send a request at <https://memorialmerits.com/partner/>.