

Funeral Cost Planning Checklist

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The average funeral in the United States runs well into five figures once you add everything up. This checklist walks you through every cost so your family is never guessing, and never scrambling.

Step 1 - Know the costs (fill in local estimates)

Item	Typical range	Your estimate
Funeral home basic services fee	\$2,000 - \$3,000	
Casket	\$2,000 - \$5,000	
Embalming and preparation	\$500 - \$1,200	
Viewing / ceremony	\$500 - \$1,000	
Hearse and transportation	\$350 - \$500	
Burial plot	\$1,000 - \$4,000	
Grave opening and closing	\$1,000 - \$1,500	
Headstone or marker	\$1,000 - \$3,000	
Cremation alternative (full service)	\$4,000 - \$7,000	
Flowers, programs, obituary	\$500 - \$1,000	
TOTAL		

Step 2 - Decisions to make ahead of time

- Burial or cremation? Discuss your preference with family and write it down.
- Religious service, celebration of life, or simple gathering?
- Which funeral home? Get an itemized General Price List from at least two.
- Cemetery and plot, or where ashes will be kept or scattered.
- Who will be the decision-maker? Name one person to avoid family conflict.

Step 3 - Get the paperwork in one place

- Life or burial insurance policies (company, policy number, phone number).
- Will, power of attorney, and any prepaid funeral contracts.
- Social Security numbers, birth certificate, marriage certificate.
- Veteran discharge papers (DD-214) if applicable - burial benefits may apply.
- A list of online accounts and passwords your family would need.

Tell your decision-maker WHERE these documents are kept.

Step 4 - Fund the plan

- Compare burial insurance quotes from multiple carriers - never just one.
- Choose level (day-one) coverage if your health allows; it costs less than guaranteed acceptance.
- Make sure the premium fits your budget for the long haul - a lapsed policy helps no one.
- Name a primary AND contingent beneficiary; keep them current after life changes.
- Avoid prepaying a funeral home unless the contract is guaranteed and transferable.

Questions? I will walk you through it - free.

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