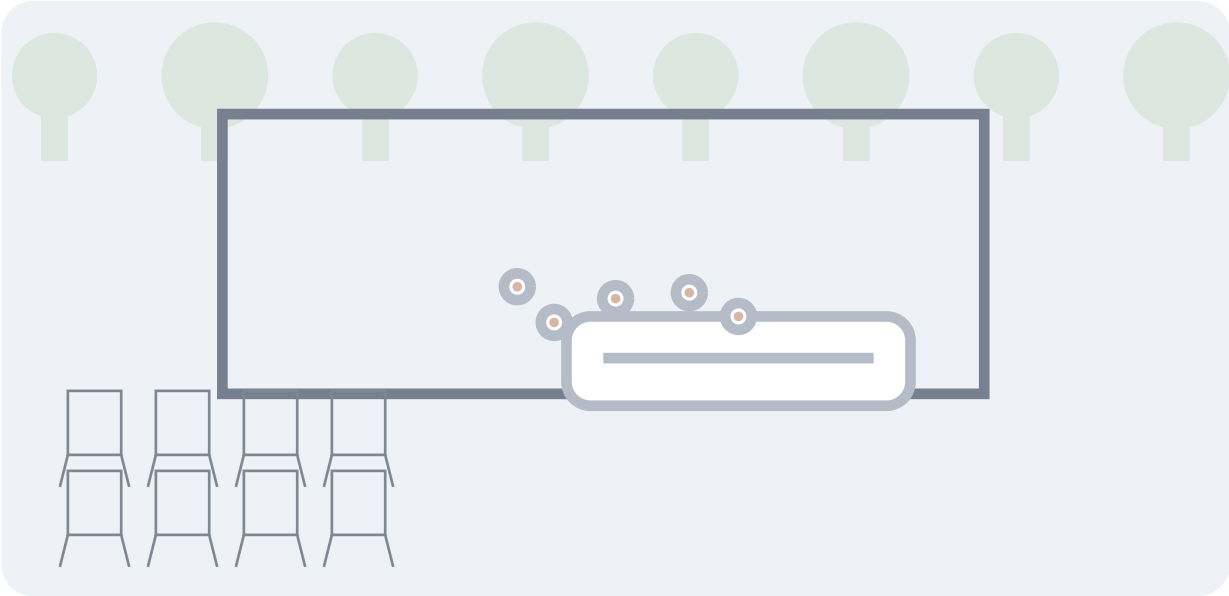
BURIAL & CREMATION GUIDE

A practical planning workbook for families



Make important decisions before they become urgent.

Use this guide to compare burial and cremation, organize wishes, understand common expenses, know your consumer rights, and record the information your family may need.

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Start Here: The Decisions That Matter Most

A funeral plan does not need to be elaborate to be meaningful. The most helpful thing you can do is make a few key decisions, write them down, and tell the people who may be responsible for carrying them out.

1. Choose the general direction	Burial, cremation, donation, or another lawful option. You can also note whether you want a viewing, ceremony, memorial service, graveside service, or a simpler arrangement.
2. Decide what matters to you	Think about location, music, readings, flowers, clothing, military honors, obituary preferences, who should be notified, and whether you want a reception or gathering.
3. Set a spending range	Families can face many separate charges. Decide which elements are priorities and which are optional. Ask for itemized prices before agreeing to services.
4. Organize the paperwork	Keep identification, insurance information, military records, cemetery documents, prepaid contracts, and key contacts in a place your family can find.
5. Share the plan	A plan only helps if someone knows it exists. Give a copy to the person most likely to handle arrangements and review it periodically.

This guide is educational and is not legal, tax, funeral-directing, cemetery, or financial advice. Laws, provider practices, and prices vary by location.

Burial or Cremation: A Side-by-Side Look

Planning point	Burial	Cremation
Disposition	Remains are typically placed in a casket and interred in a cemetery, mausoleum, crypt, or other permitted location.	Remains are cremated and returned as cremated remains, usually in a temporary container or urn.
Timing	Often involves cemetery scheduling and may include viewing, visitation, funeral, and graveside arrangements.	May occur before or after a memorial service. Direct cremation generally involves fewer service components.
Common purchases	Funeral home services, casket, cemetery space, opening/closing of grave, and possibly an outer burial container or marker.	Funeral home or crematory services, cremation container, cremation fee, and an urn if desired.
Memorial options	Traditional funeral, graveside service, celebration of life, memorial gathering, or combinations.	Memorial before or after cremation, scattering where permitted, urn burial, niche placement, or keeping the urn.
Questions to decide	Where should burial occur? Is a cemetery plot already owned? Is a vault required by the cemetery? What type of marker is allowed?	Where will the cremation occur? Who receives the remains? Will they be buried, placed in a niche, scattered, divided, or kept?

Neither option requires a specific type of ceremony. A family can have a formal service, a small private gathering, a later memorial, or no ceremony at all, subject to applicable laws and provider requirements.

Understanding Funeral and Cremation Costs

Prices vary significantly by provider, region, selections, and cemetery or crematory requirements. National medians are useful for planning, but they are not quotes.

> **National reference point**
> NFDA reported a 2023 median of **$8,300** for an adult funeral with viewing and burial and **$6,280** for a funeral with viewing and cremation. These medians do not include every possible cemetery, monument, or outside cash-advance charge.

Funeral home basic services: Administrative arrangements, staff, permits, coordination and overhead may be included in a non-declinable basic services fee.

Transfer and care: Removal/transfer, refrigeration, embalming when selected or required in limited circumstances, and other preparation.

Ceremony and facilities: Viewing, visitation, funeral or memorial service, graveside service, staff, equipment, and vehicles.

Burial-specific: Casket, cemetery plot, opening and closing the grave, outer burial container if required by the cemetery, and marker or monument.

Cremation-specific: Cremation fee, alternative container or cremation casket, urn, niche or urn burial if chosen, and possible permits or disposition fees.

Other expenses: Flowers, obituary notices, clergy or celebrant, musicians, reception, death certificates, travel, shipping, keepsakes, and printed materials.

Planning note: Ask providers to separate required charges from optional purchases. Compare the total cost of the arrangement you actually want rather than comparing only one line item.

Your Working Budget

Category	Estimated	Actual
Funeral / cremation provider	$	$
Casket / container / urn	$	$
Cemetery / niche / scattering	$	$
Marker / monument	$	$
Ceremony / flowers / obituary	$	$
Travel / reception / other	$	$
TOTAL	**$**	**$**

Your Rights When Shopping for Funeral Services

The Federal Trade Commission Funeral Rule gives consumers important protections when dealing with covered funeral providers. Knowing these rights can make it easier to compare options and avoid buying services you do not want.

- Ask for price information by telephone without first giving your name, address, or phone number.
- Receive a written General Price List when you visit a funeral home and begin discussing funeral goods, services, or prices.
- Choose individual goods and services instead of being required to buy a package, except for certain required charges or items required by law.
- See casket and outer burial container price information before being shown those products.
- Receive a written statement showing what you selected and the cost of each item before you pay.
- Use an alternative container for direct cremation instead of purchasing a casket.
- Provide a casket or urn purchased elsewhere; a covered funeral provider generally may not refuse it or charge a handling fee simply because it was bought elsewhere.
- Make arrangements without routine embalming in many situations. Embalming is not automatically required for every death, although specific circumstances, timing, provider policies, or state/local rules may affect available choices.

Ask this sentence:
“Please give me the itemized price for the arrangement I am considering, including anything required by law, the cemetery, or the crematory.”

Source: Federal Trade Commission, The FTC Funeral Rule and Funeral Industry Practices Rule (16 CFR Part 453).

My Final Wishes

This worksheet is a planning aid. It is not a will, advance directive, or legal document. Consider discussing legally binding instructions with an attorney where appropriate.

- ■ I prefer burial
- ■ I prefer cremation
- ■ I prefer another lawful disposition: _____
- ■ I have no preference and authorize my family/agent to decide

Service preferences

- ■ Viewing / visitation
- ■ Funeral service
- ■ Memorial service
- ■ Graveside service
- ■ Celebration of life
- ■ Private family gathering
- ■ No formal service
- ■ Other: _____

Preferred funeral home / cremation provider

Preferred cemetery / memorial location

Preferred clergy / celebrant / officiant

Music, readings, poems, or speakers

Clothing / jewelry / personal items

Flowers or charitable donations

Obituary notes / photo preferences

Reception or gathering preferences

Important Information for My Family

Record enough information to help your family locate documents. Avoid placing passwords, full Social Security numbers, or other highly sensitive information in a guide that may be widely copied.

Full legal name	
Date of birth	
City/state of birth	
Primary contact / person handling arrangements	
Phone / email for that person	
Attorney / estate contact	
Life insurance company / policy location	
Employer or retiree benefits contact	
Military service / DD-214 location	
Prepaid funeral contract location	
Cemetery deed / plot information	
Will / trust location	
Advance directive / health documents location	
Safe / important document location	

People to Notify

Name / relationship	Phone or email
Name / relationship	Phone or email
Name / relationship	Phone or email
Name / relationship	Phone or email
Name / relationship	Phone or email
Name / relationship	Phone or email

Questions to Ask Before You Sign

- Can I have your current General Price List and any separate casket or outer burial container price lists?
- What is your basic services fee, and which charges are optional?
- What is the total price for direct cremation? What container choices are available?
- What is the total price for immediate burial? What cemetery charges are separate?
- Is embalming necessary for the arrangement I am choosing? If so, why?
- Can refrigeration be used instead of embalming in this situation?
- If I buy a casket or urn elsewhere, will you accept it without an added handling fee?
- Which charges are imposed by the cemetery, crematory, government, or another third party?
- How many certified death certificates should the family consider ordering, and what is the current cost per copy?
- What happens if death occurs away from home or in another state?
- If this is a prepaid arrangement, who holds the money, what happens if the provider closes, and can the plan be transferred or canceled?
- Before payment, can I receive a written itemized statement showing every selected item and the total cost?

Bring someone with you if possible. Funeral decisions are often made under emotional pressure, and a second person can help take notes, compare prices, and ask questions.

How Families Commonly Fund Final Expenses

There is no single funding method that fits every family. The right approach depends on available savings, existing insurance, timing, health, age, and how much flexibility you want your family to have.

Existing savings or checking

Simple and flexible, but the family must know where funds are held and how they can be accessed after death.

Payable-on-death or designated-beneficiary account

May help transfer funds directly to a named beneficiary, depending on the account and applicable law. Confirm details with the financial institution and an attorney or tax professional as needed.

Existing life insurance

A death benefit may be used by the beneficiary for funeral costs or other needs. Claim timing, beneficiary designations, policy status, and exclusions matter.

Final expense / whole life insurance

A smaller permanent life policy is sometimes purchased with funeral and other final expenses in mind. Premiums, underwriting, benefit timing, graded-benefit provisions, and policy terms vary.

Pre-need funeral contract

Arrangements may be selected in advance through a funeral provider. Carefully review cancellation, transfer, funding, price guarantees, and what happens if the provider closes or you move.

Family contributions or other assets

Some families use a combination of funds. Avoid assuming crowdfunding or relatives will cover an unknown shortfall.

> **A useful goal:** Leave your family both *instructions* and a realistic *funding plan*. A written wish without accessible funds can still leave difficult decisions behind.

Keep This Guide Where It Can Be Found

Review this guide after major life changes and whenever your wishes, insurance, cemetery arrangements, beneficiaries, or key contacts change. Tell at least one trusted person where the current copy is stored.

Recommended records to keep together

- This completed guide
- Will and estate documents
- Advance directive / healthcare documents
- Life insurance policy information
- Military discharge paperwork if applicable
- Pre-need funeral or cemetery contracts
- Cemetery deed or plot information
- Contact list for family, attorney, employer and financial institutions

Sources & Consumer Resources

- Federal Trade Commission - The FTC Funeral Rule, consumer.ftc.gov/articles/ftc-funeral-rule
- Federal Trade Commission - Funeral Industry Practices Rule, 16 CFR Part 453, ftc.gov
- National Funeral Directors Association - 2023 General Price List Study and 2024 Cremation & Burial Report, nfda.org

Need help reviewing the life insurance side of your plan?

Golden Shield Life Insurance can help you review existing coverage, beneficiary information, and life insurance options that may be used as part of a broader final-expense plan. Product availability, underwriting, premiums, benefits, and policy terms vary by carrier and state.

Call or Text 678-884-4653
goldenshieldlifeinsurance.com

Educational use only. Golden Shield Life Insurance is not a funeral home, cemetery, crematory, law firm, tax adviser, or estate-planning firm. Nothing in this guide changes the terms of any insurance policy, funeral contract, cemetery contract, or applicable law.