



your guide to **Funeral Products & Services**

from the word to the wise series | www.funeralwise.com

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THE WISE WAY TO SHOP



PLAN AHEAD

Avoid making choices based on emotion.
Enlist the help of a friend or family member.

>> [Try the Wise Planning System](#)



SET A BUDGET

Set a spending range **before** you start shopping to help you stay within your budget.

>> [Find Out What A Funeral Costs](#)



KNOW WHAT YOU WANT

Decide what you want. Buy what's most important to you. Eliminate unneeded items.

>> [Celebrate Your Life](#)



KNOW YOUR RIGHTS

Funeral laws vary by state and are governed by the FTC "Funeral Rule." Knowing the rules can help you save.

>> [Learn Your Rights](#)



KNOW THE PRICE LISTS

Funeral homes **MUST** give you prices in writing and by phone. Don't be afraid to ask questions.

>> [Learn About Price Lists](#)



SHOP AROUND

Call or visit several funeral homes to compare prices. Get references. Be flexible.

>> [Search Our Directory](#)

WHAT YOU'LL NEED — THE BASICS

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FOR BURIAL/ENTOMBMENT

Who provides the services and merchandise:

- Funeral Home or Cemetery

Property and/or services you might need:

- Grave Space
- Mausoleum Crypt
- Lawn Crypt
- Burial / Entombment Services

Products you may need to buy:

- Casket
- Burial Vault / Grave Liner
- Grave or Crypt Marker

FOR CREMATION

Who provides the services and merchandise:

- Funeral Home, Cremation Service Company, or Cemetery

Property and/or services you might need:

- Mausoleum or Columbarium Niche
- Scattering Garden
- Grave Space – Individual or as a 2nd Burial
- Burial / Entombment Services

Products you may need to buy:

- Urn or Temporary Container
- Urn Vault (for burial)
- Niche or Grave Marker



FOR DONATION TO SCIENCE

Who provides the services:

- Medical Schools and private donation companies

No property, products, and services are needed

WHAT THEY SELL — FUNERAL DIRECTOR / FUNERAL HOME

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You don't have to buy your funeral products through the funeral home. You can shop online and at other sellers.

BASIC SERVICES (included in basic service fee)

- Services of the funeral director, staff, and overhead costs of funeral home
- Schedule the funeral and coordinate with cemetery
- Prepare and file required permits
- Record vital information
- Prepare an obituary

ADDITIONAL SERVICES (itemized separately)

- Transportation of deceased
- Care and preparation of the body
- Embalming or refrigeration
- Use of facilities and equipment
- Staff to conduct the services
- Caskets and burial vaults
- Guest register, note cards, prayer cards, etc.
- Audio/video services

THIRD PARTY ITEMS (itemized separately)

- Obituary notices
- Death certificates
- Celebrant/clergy/officiant honorarium
- Flowers
- Food for reception
- Cemetery Fees

>> [Learn more about funeral costs](#)

WHAT THEY SELL — CREMATION SERVICE COMPANIES/CREMATORIES

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A funeral home may have an onsite crematory or have arrangements with local providers. You do not have to work with a crematory directly unless you would like to.

BASIC SERVICES (included in basic service fee)

- Services of the funeral director, staff, and overhead costs of the cremation provider
- Prepare and file required permits, secure cremation authorization
- Record vital information
- Prepare obituary
- Arrange for viewing of cremation if available
- Return remains to family

ADDITIONAL SERVICES & MERCHANDISE (itemized separately)

- Receive and prepare the deceased for cremation
- Urns and Urn Vaults
- Ceremony planning

THIRD PARTY ITEMS (itemized separately)

- Obituary notices
- Death certificate(s)
- Niche or columbarium space
- Inurnment or burial fees

When you choose cremation you can still celebrate the life of the deceased with a funeral or memorial service.

WHAT THEY SELL— CEMETERIES

GRAVE SPACE (Burial Plots)

- One casket per grave space.
- Optional additional burials in a space, e.g., a family member's ashes.

CRYPTS

- Concrete enclosure for one casket.
- Mausoleums buildings for multiple crypts.
- Garden crypts are an outdoor bank of crypts.
- Lawn crypts are in-ground burial spaces formed by concrete enclosures.

NICHE SPACES

- Small crypt-like space for an urn. May be in a mausoleum.
- A Columbarium is an outdoor bank of niches.

CEMETERY SERVICES

- Opening and closing grave spaces, crypts, and niches.
- Installing burial vaults and grave markers.
- Placing flowers and grave decorations.



There are 136 national cemeteries with available grave space for qualified veterans. Learn more at [U.S. Veterans Administration website.](#)

WHAT YOU'LL NEED TO BUY – TRADITIONAL FUNERAL

Services provided by a funeral home and/or a funeral director.

What's normally included:

- Funeral Service (with casketed body)
- Visitation/Viewing
- Procession to Cemetery (if burial)

What's needed:

- Funeral Director/Mortician
 - Officiant—Clergy or Celebrant
 - Transportation Services
 - Printed Program, Register Book, etc.
 - Location for Services
 - ♦ Funeral Home Chapel & Facilities
 - ♦ Church or House of Worship
 - ♦ A Family Home
- [\(Click for more on home funerals\)](#)

Other items:

- Memorial Video or Slideshow
- Obituary Notice
- Death Certificate(s)
- Floral Arrangements
- Keepsakes for mourners



WHAT YOU'LL NEED TO BUY — MEMORIAL SERVICE



Services provided by a funeral home, funeral director, funeral celebrant, or do-it-yourself.

What's normally included:

- Funeral Service / Celebration of Life (body is not present)

What's needed:

- Funeral Director/Mortician for care of the deceased
- Officiant—Funeral Director, Clergy, or Celebrant
- Printed Program, Register Book, etc.
- Location for Services
 - ♦ Funeral Home Chapel & Facilities
 - ♦ Church or House of Worship
 - ♦ Any Other Suitable Location

Other items:

- Obituary Notice
- Death Certificate(s)
- Keepsakes for Mourners

For Graveside Services

What's normally included:

- Funeral Service (with casketed body)

What's needed:

- Funeral Director/Mortician
- Officiant—Clergy or Celebrant
- Printed Program, Register Book, etc.
- Location for Services
 - ♦ Graveside
 - ♦ Cemetery Chapel

Other Items

- ♦ Obituary Notice
- ♦ Death Certificate(s)
- ♦ Keepsakes for Mourners

For Direct Burial or Direct Cremation

- No Funeral Services
- Will need a Funeral Director/Mortician/Cremation Professional



ABOUT CASKETS & VAULTS

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WHERE TO BUY: You don't have to buy a casket from the funeral home. You can also buy from independent casket retailers, big box stores, or have a custom-made casket specially designed for you.

CASKETS FOR BURIAL

- Hardwood: Mahogany, cherry, oak, etc.
- Metal: Bronze, copper, stainless & carbon steel.
- Other: Wood veneer, fiber board.
- Interiors come in various materials and colors.
- Rental Caskets have removable interior trays.

CASKETS FOR CREMATION

- Can be wood or cardboard (it can have no metal).

BURIAL VAULTS

- Outer burial container to enclose the casket
Required by most cemeteries for soil support.
- Not required in mausoleum or lawn crypts.

PERSONALIZATION OPTIONS

- Manufacturers offer various options for personalization of casket and burial vault exteriors and interiors.

PLAN AHEAD TO AVOID OVER-SPENDING!

ABOUT CREMATION URNS



Style: Think about the person you are honoring. If the person loved the outdoors and nature you might choose a natural wooden urn or something biodegradable.

Budget: There are affordable options in every size and style.

Where it will be stored: Niches may have requirements for size or materials. If the urn will be displayed, consider the décor and how it will be highlighted.

Sharing: Special “keepsake” urns are designed for sharing small amounts.

Scattering: There are urns specifically designed for scattering.

Personalization: There are urns to commemorate hobbies, professions, and other special interests. There are also urns for couples, pets, and infants.

URN SIZE

Urn capacity is measured in cubic inches. As a general rule, **1 cubic inch of remains = 1 pound of weight BEFORE cremation.** So a 180 lb person would need an urn that holds at least 180 cu inches. Keepsake urns hold a small amount and size varies.

WHERE TO BUY: You can buy urns from funeral homes, online retailers, and big box stores.

TRAVEL: The Transportation Security Administration (TSA) has special rules for transporting urns.

ABOUT GRAVE MARKERS

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WHERE TO BUY—You can buy a grave marker from the cemetery, a monument retailer, a funeral home or an online store.

KNOW YOUR BUDGET—Prices can range from a few hundred dollars to thousands of dollars.

SHOPPING FOR A GRAVE MARKER

Cemetery Requirements: Cemeteries often have regulations concerning the size and type of marker they will accept.

Monuments: These are upright or slanted headstones usually comprised of a base and a top piece made of granite. Memorial benches are another form of upright monument.

Markers: These are flush to the ground markers that are typically made of granite or bronze. Memorial Parks only allow flush to the ground grave markers.

Personalization: Options for making a stone unique are nearly limitless. Think about what you would like to say and symbols that are significant to you or your loved one.

Companion Markers: These are double-sized markers that are popular for couples with adjoining gravesites.



GRAVE MARKERS FOR VETERANS

Veterans and eligible dependents are entitled to headstones and markers at no cost through the U.S. Department of Veterans Affairs. For more information on grave markers for veterans visit the VA's [National Cemetery Administration page](#).

ABOUT ECO-FRIENDLY “GREEN” PRODUCTS

GREEN CASKETS AND COFFINS

Eco-friendly models are made of sustainable products like cardboard and responsibly-grown seagrass, willow, bamboo, and pine.

GREEN BURIAL SHROUDS

Shrouds are made of natural cloth. They are wrapped around the deceased after the body is prepared. Usually, the shrouded body is buried in the grave without a casket.

BIODEGRADABLE URNS

Biodegradable urns decompose under natural conditions. There are also dissoluble urns to use for eco-friendly water burial.

GREEN MEMORIAL GIFTS AND FAVORS

- Eco-friendly flowers.
- Plants instead of flowers.
- Plant a tree “in memory of”
- Charitable donations “in memory of”
- Meals made of sustainably grown food.
- Memorial items printed on recycled paper.



ABOUT MEMORIAL ITEMS

PRINTED MEMORIAL ITEMS



From memorial folders to prayer cards to bookmarks, there are many ways to provide a keepsake for those attending the service.

JEWELRY



A jewelry item is the perfect way to keep a loved one close to your heart. Jewelry also makes the perfect gift.

KEEPSAKES



Whether for yourself or as a gift, memorial keepsakes can be found to celebrate any occasion.

OUTDOOR MEMORIALS



Items designed for the outdoors offer a unique way to celebrate the memory of a loved one.

[Visit the Funeralwise Memorial Store](https://www.funeralwise.com)

PRO TIPS AND FINAL THOUGHTS



VIEW PACKAGE PRICING CRITICALLY

- Ask for itemized pricing. Bundles may not offer the best price or value.
- Be sure you are only buying what you really want.
- Beware of hidden costs.



YOU CAN BUY FUNERAL PRODUCTS ONLINE

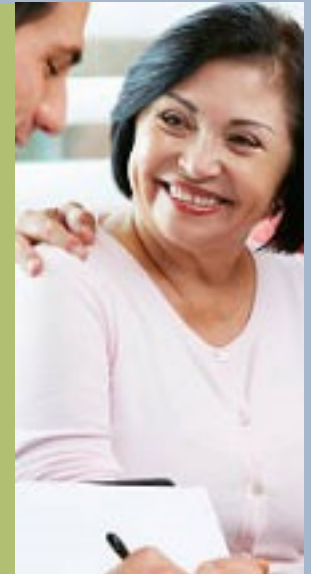
- Funeral homes are obligated to accept merchandise purchased through a third party.
- There are many options for online buying including big box stores.

>> [Learn more about buying online.](#)

PLANNING AHEAD IS CRITICAL

- It is always better to shop in advance. This helps you avoid making emotional purchases.
- Take your time and decide what you absolutely need.

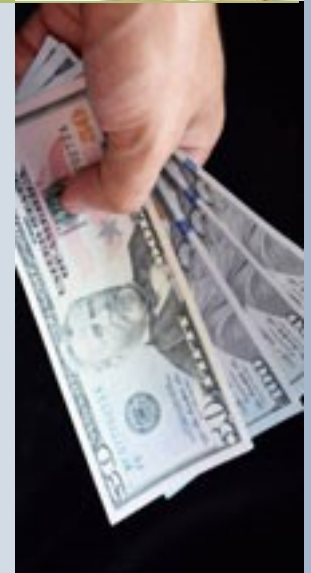
>> [Learn more about funeral planning.](#)



YOU ARE EXPECTED TO PAY UPFRONT

- Service providers expect payment when you sign the contract.
- If financing your purchase, be sure to read the fine print.

>> [Learn more about paying for a funeral.](#)



Try Our Free Planning Tools

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START A QUICK PLAN



[Log-in to an existing plan](#)

THE WISE PLANNING SYSTEM

Whether you are planning ahead or making arrangements for an immediate funeral, our Wise Planning System can help you every step of the way.

STEP 1 – QUICK PLAN

Get started with a basic plan and see an estimate of your expected costs. It's quick, easy and free.

STEP 2 – ESSENTIALS PLAN

This Free Upgrade takes your planning to the next level. Manage your expected costs in detail. Search for and select providers, advisors and products in our online directories.

STEP 3 – COMPLETE PLAN

The ultimate funeral planner. Assign trustees for your plan, design your ceremonies, record vital information for your family.

[Learn More About Wise Planning](#)