

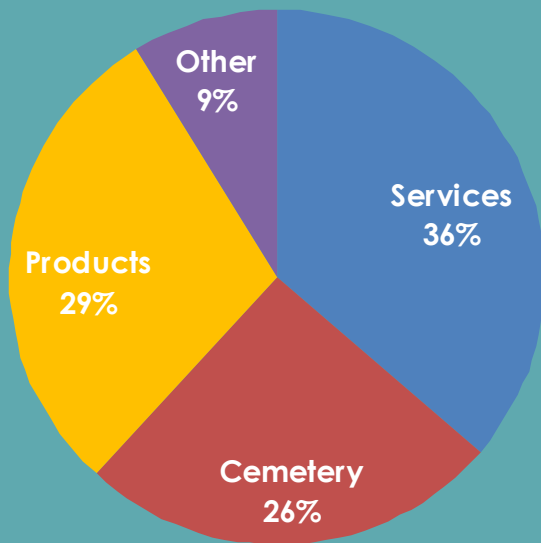
your guide to an **AFFORDABLE FUNERAL**

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

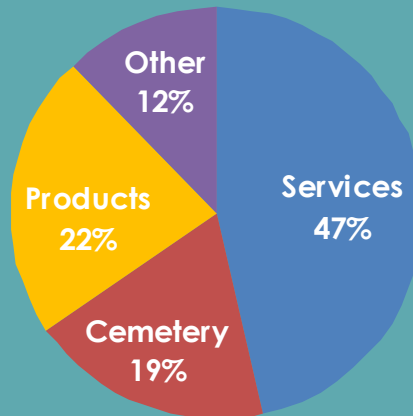
DO YOU KNOW WHAT'S INCLUDED IN YOUR FUNERAL COST?

By understanding the cost components you can make cost-effective choices.

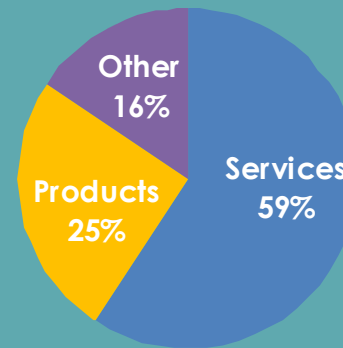
***Traditional Funeral
In-ground Burial
\$15,000-18,000**



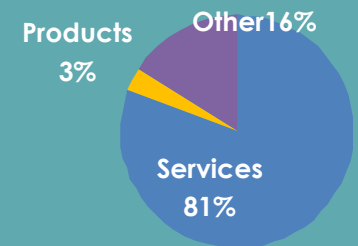
***Traditional Funeral
Cremation with Burial
\$10,000-12,000**



****Memorial Service
Cremation No Burial
\$8,000-10,000**



*****Direct Burial/Cremation
\$1,000-\$3,500**



*** Traditional Funeral:** Includes a visitation and funeral service with the body present, and a procession to the cemetery .

**** Memorial Service:** Includes a service without the body present and no visitation.

***** Direct Burial or Cremation:** No visitation and no services.

Products: Includes items such as a casket, urn, burial vault and grave marker.

Cemetery: Includes either a grave space or a cremation niche.

THE WISE WAY TO SHOP FOR FUNERAL PRODUCTS

Plan, budget, shop-around, and know what you're buying.



1 PLAN AHEAD

Planning can help you avoid making choices based on emotion. Enlist the help of a friend or family member.

> [Ready to plan? Try our online planner.](#)



2 SET A BUDGET

Setting a spending range before you start shopping will help you focus on products that work within your budget.

> [Find out how much your funeral might cost when](#)



3 KNOW WHAT YOU WANT

Think about the service you want. Focus on things that are most important to you. Eliminate what you don't really need.

[Our planner can help you focus on options.](#)



6 KNOW YOUR RIGHTS

Laws for funerals vary by state but all are governed by the FTC "Funeral Rule." Knowing what is required vs optional can help you save money.

> [Learn about The Funeral](#)



5 UNDERSTAND THE PRICE LIST

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

> [Learn more about how funeral homes present prices.](#)



4 SHOP AROUND

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

> [Check out providers in your area.](#)

FOCUS ON THE MAIN COMPONENTS OF COST

Choosing wisely among the most costly items is the key to saving money.

Plot/Niche (\$1,000-\$4,500)

Costs vary by cemetery and by location of the space within a cemetery. Carefully consider your options.

The Ceremony (\$1,000-\$5,000)

Each element of a funeral or memorial service will add to the cost. Decide what is most important to you.

The Casket (\$2,000-\$10,000 and up)

You can buy from your funeral home or a casket dealer. Rent a casket for a traditional funeral that will be followed by cremation.

THE BIG TICKET ITEMS



Burial Vault (\$500-\$5,000 and up)

Vaults do not prevent decay. A grave liner or simple concrete vault may be sufficient and will certainly be less expensive.

Grave Marker/Headstone (\$1,000-\$3,000 and up)

A simple stone can be less than \$1,000. You can buy from the cemetery or a monument dealer.

Viewings (\$500-\$1,000)

Each viewing session you have adds to the cost. The most economical option is to have one viewing the same day as the funeral.

TIPS, TRICKS, AND ADVICE

Page 4 of 6

If you can be flexible you will have more options.

CHOOSE CREMATION OVER BURIAL

Cremation is typically less expensive than in-ground burial. Consider cremation if it is compatible with your spiritual beliefs and customs.



LIMIT THE VIEWING

If you are having a viewing opt for one session rather than two and check to see if holding the viewing prior to the funeral might save you money.



HOLD A MEMORIAL SERVICE INSTEAD OF A TRADITIONAL FUNERAL SERVICE

A Memorial Service is less costly because the body is not present. However, many grief counselors feel that the presence of the body is important for grieving.



SHOP AROUND FOR PRODUCTS

Buying a casket or a headstone from a third party dealer can save a significant amount of money. You are not required to purchase a casket from a funeral home or a grave marker from your cemetery.



SKIP EMBALMING

Embalming is not required by law in any state. Yet, it may be required for an open-casket viewing or for inter-city transportation.



USE MILITARY BENEFITS

Do not forget to take advantage of military benefits if you are entitled to them.



CHOOSE FLOWERS MINDFULLY

Go with what's in season and choose leafy over blooms. Well wishers will also send you flowers so you may not need as many as you think.



OPT FOR A SIMPLER SERVICE

The more elaborate the service is, the more it will cost. Keepsakes, additional flowers, candles, additional limousines, and other extras all add to the cost.



DONATE YOUR BODY TO SCIENCE

When you donate your body to a medical school it often includes a free cremation. You can still hold a memorial service when the body is being donated.



POST-FUNERAL MEAL

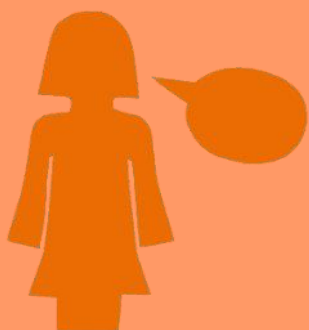
Funeral cost estimates don't include the cost of food or a meal after the funeral. No one expects an elaborate banquet or sit down meal. Feel free to let family and friends bring food. They want to help.



OUR #1 TIP FOR AN AFFORDABLE FUNERAL

Page 5 of 6

You do not need to over-spend to have a meaningful funeral.



Don't equate how much you spend with having a good funeral!

A good funeral reflects the life of the person who is being memorialized. You can plan a meaningful funeral regardless of the cost.

Keep in mind the reason for holding a funeral:

- Offers the chance to pay tribute to someone who was loved and lost.
- Allows the opportunity to say goodbye.
- Gives you the chance to reflect on life and death.
- Provides support for the bereaved.
- Gives you the chance to express your feelings.

Note that none of these things have anything to do with money!

*A Funeral is NOT a DAY in a Lifetime,
Its a LIFETIME in a DAY. –anonymous*

PLANNING & FLEXIBILITY

Planning ahead and flexibility are the best tools when it comes to saving money on funeral costs since they give you the chance to make funeral arrangements your way, on your own terms.

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



COMPARING PRICES

When shopping for funeral or cremation services make sure that you are comparing apples-to-apples. The best way to do this is to have an idea of the type of service and products you want before you start shopping.



Try Our Free Planning Tools



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

[Learn More About Wise Planning](#)