

# FUNERAL PLANNING



## What You Need to Know

**DEPARTMENT OF CABLE AND CONSUMER SERVICES**

# **PURCHASES WE PLAN FOR**

- **Birthday Celebration**
- **Higher Education**
- **Cars**
- **Houses**
- **Weddings**
- **Travel**
- **Home remodeling**
- **New business venture**
- **Funerals**

**Apply the  
Same Shopping  
Skills  
You Use  
For  
Other  
Major Purchases**

**CREATE A PLAN OF  
ACTION**

**NOW**

**Before You Need It**

# WHY PLAN?

- **No one is exempt**
- **Time to make informed and thoughtful decisions about arrangements**
- **Choose the specific items you want and need**
- **Compare prices offered by funeral providers**
- **Makes sure your wishes and preferences are honored**
- **Reduce pressure on survivors having to make difficult decisions under stressful and emotional times**

# FUNERAL COSTS

## **Funeral Costs in Fairfax County:**

**Funeral Home A : \$10,225**

**Funeral Home B: \$ 9,325**

**Funeral Home C: \$ 7,480**

**Funeral Home D: \$11,265**

# FUNERAL COSTS BREAKDOWN

## FUNERAL HOME B

Basic Services	\$3,195
Viewing/Visitation	\$895
Funeral Ceremony	\$995
Transfer of Remains	\$595
Embalming	\$995
<b>- average price for:</b>	
Casket	\$1,500
Outer Burial Container	\$1,000
Dressing and Casketing	\$150
<hr/>	
Total Estimated Cost	<b>\$9,325</b>

# HOW WILL YOU PAY?

- **Pay in advance**

- Documents are readily available to loved ones
- There may be additional charges so have extra money just in case

- **“Peace of Mind” plans from Funeral Home**

- READ the fine print
- Understand fees, is it an interest bearing account?
- Will you pay as much, or more, in premiums than the policy will pay out to cover your funeral?

# HOW WILL YOU PAY?

- **Establish a POD account** (Payable on Death)
  - Allows transfer of money at death without probate court proceedings
  - POD beneficiary claims the money by showing a certified copy of the death certificate and proof of his or her identity
  - The money remains in your control
- **Life insurance policy**
  - Know how long it will take for the money to be available in order to make funeral payments
  - You do not need to disclose the total value of the insurance policy



# HOW WILL YOU PAY?

- **Pay from estate**

- Some funeral homes may negotiate for deferred payment if you can provide enough information that they will get paid after probate proceedings conclude

- **Check Social Security benefits**

- There may be a one-time payment of \$255 if you are an eligible surviving spouse

- (<https://www.ssa.gov/benefits/survivors/ifyou.html>)

- **Let family pay.....**

**HOW WILL YOU PAY?**

**The Final Decision  
is  
Yours**

**Choose Wisely!**



# THE FTC FUNERAL RULE



**Federal law  
makes it easier  
for you to choose  
only those goods  
and services YOU  
want or need.**

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# THE FTC FUNERAL RULE

- **Buy only the funeral arrangements you want.**
  - You have the right to buy separate goods
  - You do not have to buy a package that includes items you do not want
- **Get price information on the telephone if you ask for it**
  - You don't have to give your name
  - Must provide to any caller who asks for it
- **Get a written, itemized price list when you visit a funeral home**
  - General Price List (GPL)



# THE FTC FUNERAL RULE

- **See a written casket price list before you see the actual caskets**
  - Lower-priced products might not be displayed
- **See a written outer burial container price list**
  - Required by many cemeteries to prevent the grave from caving in.
  - Lower-priced products might not be displayed
- **Receive a written statement after you decide what you want, and before you pay**
  - The funeral home must give you an itemized statement and the total cost immediately after you make the arrangements



# THE FTC FUNERAL RULE

- **Use an “alternative container” instead of a casket for cremation**
  - No state or local law requires the use of a casket for cremation
  - Must tell you that alternative containers are available
  - Containers might be made of unfinished wood, pressed wood, fiberboard or cardboard
- **Provide the funeral home with a casket or urn you purchase elsewhere**
  - Can't refuse to use a casket or urn you bought
  - Can't charge you a fee to use what you provide



# THE FTC FUNERAL RULE

- **Make funeral arrangements without embalming**
- **In Virginia, if burial or cremation will not take place within 48 hours of death, the body must be refrigerated or embalmed**
- **A body may not be embalmed without permission from the next of kin or a court order**
- **[Virginia Code § 54.1-2811.1](#)**

# FUNERAL PRICING CHECKLIST

## Shopping for Funeral Services



Federal Trade Commission | [consumer.ftc.gov](https://consumer.ftc.gov)

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# **FUNERAL PLANNING OPTIONS**

# AT-NEED PLANNING

- Funeral arrangements are made at death
- Short time frame to plan, make arrangements and address financial costs
- Many expenses have to be paid upfront when the contract is signed
  - Death certificate
  - Burial or cremation permit
  - Crematory fee or cemetery fees
  - Obituary notices
  - Funeral flowers
- Dozens of decisions have to be made during a difficult emotional time

Can You Pay  
\$8,000  
In  
72  
Hours?

# PRE-NEEDS ARRANGEMENTS

- You designate your preferences, plans and exact services you want
- Can be made at any time
- Puts you in control of the process
- Put plans in writing and give copies to family or attorney
- Make arrangements in advance but do not pay in advance
- Less stressful for family and friends

# PLAN IN ADVANCE

- **A viewing, visitation or wake before your service**
- **Type of service**
  - **Funeral service**
  - **Graveside service**
  - **Memorial service**
- **The service location**
- **Who you'd like to officiate your service**
- **Pallbearers**

# PLAN IN ADVANCE

- **Who will deliver eulogies, speeches, readings, prayers, poems or sing?**
- **Music, hymns or songs**
- **Flowers or decorations**
- **A post-service reception or gathering**
- **Guest list for your service**
- **Donations to charity in your name or setting up a foundation**

# PREPAYING

- **Before paying any money:**
  - **What are you are paying for?**
  - **Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?**
  - **What happens to the money you've prepaid?**
  - **What happens to the interest income on money that is prepaid and put into a trust account?**
  - **Are you protected if the firm you dealt with goes out of business?**

# PREPAYING

- **Before paying any money:**
  - **Can you cancel the contract and get a full refund if you change your mind?**
  - **What happens if you move to a different area or die while away from home?**
  - **Can the prepaid funeral plans be transferred?**
  - **If it can't be transferred what happens to your money?**
  - **If it can be transferred is there an added cost?**

# PREPAYING

- **If you prepay**
  - **Tell your family about the plans you've made**
  - **Make sure they know where your documents are located and have access**
  - **If they don't know, your wishes may not be carried out or they may end up paying for your arrangements**
  - **Consult with an attorney on the best way to ensure your wishes are followed**



# **VIRGINA CEMETERY BOARD**

**Regulates and investigates consumer complaints  
against Cemetery operators.**

**Department of Professional and Occupational  
Regulation**

**The Perimeter Center, Suite 400**

**9960 Mayland Drive**

**Richmond, Virginia 23233**

**(804) 367-0010**

**[cemetery@dpor.virginia.gov](mailto:cemetery@dpor.virginia.gov)**

# **BOARD OF FUNERAL DIRECTORS AND EMBALMERS**

**Department of Health Professions, 9960  
Mayland Drive, Suite 300, Richmond, Virginia  
23233**

**(804) 367-4479**

**1-800-533-1560**

**Fax: (804) 527-4413**

**[www.dhp.virginia.gov/funeral](http://www.dhp.virginia.gov/funeral)**

# IF I DIE WITHOUT A PLAN?

## Who will:

- ✓ Complete the death certificate
- ✓ Provide financial resources
- ✓ Decide on the type of burial or cremation
- ✓ Arrange for the funeral service
- ✓ Select a casket
- ✓ Select cemetery property
- ✓ Select the cemetery marker
- ✓ Choose clothing and jewelry
- ✓ File necessary papers

# **FUNERAL PLANNING**

- **No one is exempt**
- **Don't leave your final arrangements to others**
- **Prearrange and fund your final expenses**
- **Less stressful for our loved ones**

# WHAT CAN I DO TODAY?

- **Figure out how much you can afford**
  - The cost of the funeral has nothing to do with how much you love and respect the departed
- **Set a solid budget**
  - If you don't set a limit on how much you can comfortably spend, the funeral home won't either
- **Make sure you shop around**
  - Funeral prices vary by thousands of dollars, for exactly the same service, all within the same area
- **Put your plans in writing**

**Tell loved ones**

**NOW**

**Is**

**The**

**Time**

**To Start**



# Contact

**Wil Slaughter**

**Consumer Affairs Branch**

**Department of Cable and Consumer Services**

**703-222-8435 TTY 711**

**Fairfax, VA 22035**

**[www.fairfaxcounty.gov/consumer](http://www.fairfaxcounty.gov/consumer)**

**consumer@fairfaxcounty.gov**