FROM “IN CASE ANYTHING HAPPENS”

Funeral Planning Checklist

Take this to the arrangement meeting. You are allowed to shop, and to say no.

THE FULL CHECKLIST, IN ORDER

- [ ] Look for **written wishes** and any prepaid contract
- [ ] Decide: **burial, cremation** (direct or with service), **or donation**
- [ ] Call **2–3 funeral homes** for phone quotes; ask for the General Price List
- [ ] Choose the provider; **set the service date** — there is no legal rush
- [ ] **Decline what you don’t want** — packages, embalming for a no-viewing service, upsold caskets
- [ ] Arrange **cash-advance items** yourself where you’d rather — obituary, flowers, musicians
- [ ] If a veteran: **start VA benefits with the DD-214**; consider a national cemetery
- [ ] Order **10+ certified death certificates** through the funeral home
- [ ] Get the **written itemized statement** before paying; compare it to the price list
- [ ] **Delegate day-of roles** — eulogies, music, photos, greeting, childcare

PHONE QUOTES

FUNERAL HOME	PHONE	QUOTE	PRICE LIST
			☐
			☐
			☐

Organizer’s list: what to decide, what to ask, what to bring. Not legal, financial, tax, or medical advice. Full explanations and sources: incaseanythinghappens.com/blog/funeral-planning-checklist

YOUR RIGHTS UNDER THE FTC FUNERAL RULE

- [ ] **Buy only what you want** — no forced packages
- [ ] **Get prices over the phone** — without giving your name or number
- [ ] Receive a **written, itemized General Price List** you can take with you
- [ ] See a **written itemized statement** of everything you're buying before you pay
- [ ] **Supply your own casket or urn** — they cannot refuse it or charge a handling fee
- [ ] **Decline embalming** — no state law requires routine embalming
- [ ] Use an **alternative container** for cremation — no state requires a casket

ASK AT EVERY LINE: "IS THIS REQUIRED, OR OPTIONAL?"

- [ ] **Basic services fee** — the one mandatory fee
- [ ] **Goods & services** — casket, embalming, viewing, hearse, flowers: all optional
- [ ] **Cash advances** — things they buy for you; you can arrange these yourself

DOCUMENTS AND INFORMATION TO GATHER

- [ ] **Full legal name**, date and place of birth, Social Security number
- [ ] **Parents' names**, including mother's maiden name
- [ ] **Marital status** and spouse's name; occupation
- [ ] Any **pre-paid arrangements** or cemetery deeds
- [ ] **DD-214** if a veteran
- [ ] **Clothing, photos** for display or the obituary, and any written wishes