

Questions to ask the funeral home

Take this with you. Write the answers down. You are making expensive, permanent decisions on one of the worst days of your life, and you are allowed to slow down.

Before you walk in

- **Bring someone who wasn't as close to the person.** A friend, a cousin, a neighbor. Their job is to ask the price question you won't want to ask.
- **You can call first.** Funeral homes are required to give prices over the phone, and you don't have to give your name. Call three. Prices for the same service vary enormously between homes in the same town.
- **Nothing has to be decided today.** Not the casket, not the service, not the obituary.
- **Bring:** clothing, a recent photo, their Social Security number, and military discharge papers (DD-214) if they served.

What the law already gives you

- A **written, itemized price list** to keep, handed to you before you discuss arrangements.
- **Casket prices in writing before you're shown the caskets.** Ask for this list first, then walk the room.
- The right to **buy only what you want.** You never have to take a package.
- The right to **supply your own casket or urn** from anywhere. They cannot refuse it or charge you a handling fee, and you don't have to be there when it's delivered.
- **No law requires embalming for every death**, and refrigeration is usually an acceptable alternative. If this funeral home requires it, they must put the reason in writing.
- **No law requires a casket for cremation.** Homes that offer cremation must offer an alternative container.
- A **written itemized statement of the full cost** before you pay.

These come from the FTC's Funeral Rule, which applies to funeral homes nationwide. If a funeral home pushes back on any of them, that tells you something.

01 Who you're dealing with

Two minutes of questions at the start. You are about to hand this business your person and several thousand dollars, and you are allowed to ask who they are.

Are you licensed in this state? May I have your license number?

Nearly every state licenses funeral directors and funeral homes. You can check the number with the state licensing board, usually online, in about five minutes.

Who will actually be handling my person, and are they licensed too?

The person you're sitting with is often not the person doing the work. Ask for the name of who is.

Do you belong to any professional associations?

The National Funeral Directors Association, your state association, or a selected-independent network. Membership guarantees nothing, but members sign on to a code of conduct and a complaint process you can use.

Is this funeral home locally owned, or part of a larger company?

Many chains keep the original family name on the sign. It doesn't make them bad, but it often explains the pricing and how much the person in front of you can actually decide.

Where would I go to check your record — complaints, discipline, inspections?

The state funeral board, the state attorney general, and the Better Business Bureau. Ask the question anyway and watch how they answer it.

If we use you, are there any restrictions I should know about?

This is the question almost nobody asks. Some homes work only with certain cemeteries or crematories, require their own staff for transport, limit outside clergy or musicians, restrict photography, or require embalming for a public viewing. Ask plainly what they say no to.

How many families are you serving this week?

You want to know whether you're one of twelve. It affects how much time and attention you'll get.

02 Money and paperwork

Ask these before you look at a single casket or urn.

May I have your General Price List to keep?

Ask at the very start. It's your right, and it changes the whole conversation.

What is the total, itemized, in writing — not the package price?

Packages hide what you don't need. Ask them to price it line by line.

What is your basic services fee, and what does it cover?

This is the one fee you generally can't decline. It should be stated separately.

Which of these charges are yours, and which are pass-throughs?

Permits, death certificates, cemetery and crematory fees are third-party. Ask if they add a markup on top.

What is the cheapest option you offer for what we're doing?

Ask it plainly. Low-cost caskets and containers are often not on display.

What doesn't come with your package that I'll have to arrange myself?

This is where the surprise work hides: the cemetery, the obituary submission, flowers, the programs, the clergy honorarium, musicians, the reception, the headstone. Ask them to list it out loud while you write.

What unexpected costs should I plan for?

Ask it in exactly those words. An honest answer includes cemetery fees, the vault, extra death certificates, after-hours transfer, mileage, weekend charges, refrigeration, and honorariums.

What would change this price later?

Get the answer before you sign. A price that only holds under certain conditions isn't a price yet.

When is payment due, and what forms do you accept?

Ask whether they bill the life insurance directly, and what happens if a policy is slow to pay.

How many certified death certificates should we order, and what do they cost each?

Most families need ten or more. Ordering extra now is cheaper and far easier than going back.

If someone suggests prepaying for anything

- Ask what happens to your money if this funeral home closes or is sold.
 - Ask whether the plan is transferable to another funeral home, and what it costs to cancel.
 - A pay-on-death account at your own bank does the same job and stays in your name.
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03 **Timeline: what happens when**

Nobody tells you the timeline, and almost every family assumes it's faster than it is. Ask them to walk you through it and write the dates down.

What's a realistic timeline here? Walk me through the next seven days.

Ask for it day by day, out loud: today, tomorrow, the day the service could happen, the day you'd have the certificates. Write it down, because you will not remember this conversation.

What's the earliest we could hold the service, and what's the latest?

You usually have more room than you think. Families who waited a week for relatives to fly in rarely regret it.

What are you waiting on that isn't up to you?

The medical examiner, the death certificate signature from the doctor, burial or cremation permits, the cemetery's schedule, out-of-state transport. These are the real delays.

How long until we have the certified death certificates in hand?

Commonly one to three weeks, sometimes longer. Almost nothing else — banks, insurance, the DMV, retirement accounts — can start until these arrive, so ask for a date.

Will you order the death certificates, or do we? Can we get them faster ourselves?

The funeral home usually files the paperwork. Some counties will sell you extra copies directly and sooner.

Is there anything that has to be decided in the next 24 hours?

Usually far less than it feels like. Make them separate what's urgent from what's merely unresolved.

What's the deadline for each thing you need from us?

Obituary, photos, music, names for the program. Ask for dates, not "soon."

04 Caring for your person

Where is my person right now, and who is with them?

Families ask this later and wish they'd asked it first.

Do you do the preparation here, or is it done somewhere else?

If it's off-site, ask where, and who transports them.

Is embalming necessary for what we're planning, and why?

If they say it's required, ask them to show you where it's required in writing.

Can we have a private family viewing without embalming?

Many homes allow this even when they require embalming for a public viewing.

Can we see them before the service? Can we spend time alone with them?

Can we help — dress them, do their hair, put something in with them?

Many families don't know they're allowed to ask. Many funeral homes will say yes.

What happens to their clothing, glasses, jewelry, and wedding ring?

Decide in advance what comes back to you and who receives it. Get it in writing.

Do they have a pacemaker, defibrillator, or implant we need to tell you about?

This matters for cremation. Say it out loud even if you think they already know.

05 If you're choosing burial

May I see the casket price list before you show me the caskets?

Then start at the bottom of the list, not the middle of the room.

What are your least expensive caskets, including ones not on the floor?

Showrooms are arranged to sell. The cheapest options are often in a binder or a back room.

Is a rental casket available?

The body rests in an inner container inside a nicer casket for the service. Costs far less.

Does the cemetery require an outer burial container or vault? May I see that price list?

This is a cemetery requirement, not a legal one, and it varies. It's a commonly missed cost.

What does the cemetery charge, separately from you?

Plot, opening and closing, the marker, and perpetual care are usually separate bills.

What's included in the graveside portion, and what costs extra?

Tent, chairs, lowering device, and transportation are often itemized separately.

When can we order the headstone, and how long until it's installed?

Often months. Ask about cemetery rules on size, material, and wording before you order.

Is a green or natural burial possible here, or anywhere nearby?

No vault, no embalming, biodegradable container. Often cheaper, and increasingly available.

If anyone tells you a casket will protect or preserve the body, be careful. No casket does, and the Funeral Rule prohibits a funeral home from claiming otherwise.

06 If you're choosing cremation

Do you have your own crematory, or do you use someone else's?

If it's a third party, ask which one, who transports, and who signs the paperwork at each step.

Walk me through how you identify and track them, start to finish.

A good funeral home has a clear, practiced answer. Hesitation here is worth noticing.

Can we identify them before the cremation? Can we witness it?

Both are usually possible. Ask the cost and how it's scheduled, and ask soon — it's time-sensitive.

What is direct cremation here, exactly, and what does it cost?

It's the simplest and least expensive option. You can still hold any service you want afterward.

What container is included, and what are the alternative containers?

No casket is required. Ask to see every option including the plainest.

May we provide our own urn? Does it need to be a certain size?

You can buy an urn anywhere. They can't charge you a fee for using it.

How long from authorization until we have the ashes back? What causes delays?

Usually one to three weeks. Permits and the medical examiner are the common hold-ups.

Will they come back in a temporary container or an urn we're paying for?

Ask for a plain container if you're not ready to choose an urn. You should not be forced into one.

Can the ashes be divided among family members? Do you do that, or do we?

Ask about small keepsake containers and what they cost.

If we're not ready to collect them, how long will you hold them, and is there a fee?

What happens to dental gold, implants, or anything that doesn't burn?

Ask what their policy is and get the answer in writing.

07 The service

What does use of your chapel or facilities cost, and for how long?

Ask what happens if the service runs long.

What's the staff charge, and how many people does that include?

Can we hold the service somewhere else — a church, a park, a backyard?

Ask what changes in the price if you do.

Who's in charge on the day? Will that person be there?

Get a name and a cell number for the day itself.

What do you need from us, and by when?

Photos, music, readings, the obituary, names for the program. Ask for the deadline in writing.

Can we bring our own music, photos, or video? What format do you need?

May guests take photos? Will anyone record the service for family who can't come?

People regret not having this far more often than they regret having it.

Can you live-stream it, and what does that cost?

Ask how long the recording stays available afterward.

Who closes the casket, and when? Can the family be present or not present?

Decide this in advance. It catches people off guard in the moment.

What do you handle for the obituary, and what does placement cost?

Newspapers charge by the line. Ask what they charge to submit it for you.

Can you arrange transportation, and is a police escort needed or available?

Is there a receiving line? How early should the family arrive?

08 What happens after

What happens after the service? Walk me through the rest of that day.

Where everyone goes, who stays with the family, who rides where, when the burial or cremation actually happens, and what time you'll finally be home. Families are blindsided by the hours after the service.

Who is with them after we leave, and what happens next for them?

If the burial or cremation happens later, ask when, where, and whether family can be present.

What do you notify for us, and what's left to us?

Most report the death to Social Security. Almost nothing else is handled for you.

How do we order more death certificates later, and from whom?

What do we do with the flowers, the guest book, the cards, and the programs?

Ask who collects them and when you can pick them up.

Where do memorial donations go, and who tells us who gave?

You'll want that list for thank-you notes. Ask how you'll receive it.

If they were a veteran, what VA benefits apply, and will you file for them?

A burial allowance, a headstone or marker, a flag, military honors, and burial in a national cemetery may be available. Ask what you have to file yourself.

Is there anything else I should be asking you that I haven't?

Ask it at the end of every conversation. It's the single most useful question on this page.

09 What families wish they'd asked

Not price questions. These are the ones people come back to months later.

Can we have more time with them before you take them?

The most common regret, by a wide margin. You can ask for more time. You can ask twice.

Can I see them one more time?

People who said no when they wanted to say yes tend to carry it. So do people who felt rushed into yes.

Who else might want to see them before the service?

A grandchild, an old friend, the sibling flying in late. Ask before the schedule is locked.

Can we take photos — of their hands, of the flowers, of all of us together?

Almost nobody thinks of this, and many families wish they had something from that day.

Can we keep a lock of their hair, or a fingerprint?

Many funeral homes can take a fingerprint impression. Most never mention it.

What are we deciding today that we can't undo?

Make them tell you plainly. Cremation can't be reversed. A viewing can't be added back later.

What can we put off until next week?

Urns, headstones, memorial jewelry, and the permanent resting place almost always can wait.

Are we doing this because we want it, or because we think we're supposed to?

A question for your family, not the funeral director. Ask it out loud in the parking lot.

If you feel pressured

- “I’m sure you want the best for your mother” is a sales line, not a fact. So is “it’s the last thing you can do for him.”
- You can stop and say: **“We need to step outside and talk.”** Then do it.
- You can leave and go to a different funeral home, even after a first conversation.
- If a home won’t give you prices in writing, won’t accept a casket you bought elsewhere, or tells you something is legally required without showing you, you can report it to the FTC at reportfraud.ftc.gov.

General information for families in the United States. It isn’t legal advice, and some rules vary by state. Prices and cemetery requirements differ everywhere, so ask locally. If you’re struggling, you can call or text 988 anytime.