

# Funeral Cost Planning Checklist

Every cost your family would face — so nothing is a surprise, and nothing is decided in grief.  
 From the desk of Phillip Chin, licensed independent broker · NPN #8895251

## What the numbers say (NFDA 2023 General Price List Study)

Median funeral with viewing and burial: \$8,300 (about \$9,995 with a vault). Median funeral with cremation: \$6,280.  
 Neither figure includes the cemetery plot, grave opening, or headstone — add those below.

### Funeral home costs

ITEM	TYPICAL COST	YOUR ESTIMATE
<input type="checkbox"/> Basic services fee (non-declinable)	\$2,495	\$ _____
<input type="checkbox"/> Transfer of remains to funeral home	\$395	\$ _____
<input type="checkbox"/> Embalming (not always required)	\$845	\$ _____
<input type="checkbox"/> Body preparation & cosmetology	\$295	\$ _____
<input type="checkbox"/> Viewing / visitation (facilities & staff)	\$475	\$ _____
<input type="checkbox"/> Funeral ceremony (facilities & staff)	\$555	\$ _____
<input type="checkbox"/> Hearse & service vehicle	\$550	\$ _____
<input type="checkbox"/> Printed memorial package	\$195	\$ _____
<input type="checkbox"/> Casket (metal, mid-range) (or cremation fee + urn: \$700–\$1,700)	\$2,500	\$ _____

### Cemetery & other costs

ITEM	TYPICAL COST	YOUR ESTIMATE
<input type="checkbox"/> Burial plot	\$1,000–\$4,500	\$ _____
<input type="checkbox"/> Grave opening & closing	\$1,000–\$2,000	\$ _____
<input type="checkbox"/> Burial vault or grave liner (often required by cemetery)	\$1,695	\$ _____
<input type="checkbox"/> Headstone or grave marker	\$1,000–\$3,000	\$ _____
<input type="checkbox"/> Flowers	\$200–\$500	\$ _____
<input type="checkbox"/> Obituary / death notices	\$100–\$800	\$ _____
<input type="checkbox"/> Officiant or clergy honorarium	\$150–\$300	\$ _____
<input type="checkbox"/> Certified death certificates (10 copies)	\$100–\$250	\$ _____
<input type="checkbox"/> Reception or luncheon	\$500–\$2,000	\$ _____

**Total your family would face:** \$ \_\_\_\_\_

# Decide it ahead of time. Write it down. Tell one person.

## Decisions to make ahead of time

- Burial or cremation**  
The single choice that drives every other cost.
- Type of service**  
Full service, memorial only, graveside, or none.
- Where it happens**  
Funeral home, place of worship, or family home.
- Who officiates & who speaks**  
Clergy, celebrant, or a family member.
- Cemetery or resting place**  
Family plot, veterans cemetery, or scattering.
- Music, readings & tone**  
Write down two or three specifics.
- Who must be notified**  
Names and phone numbers, on paper.
- How it gets paid for**  
Insurance, savings, or a pre-need contract.
- Coverage amount that matches your total**  
Use the Page 1 total as your target.
- Who is in charge**  
One decision-maker your family agrees on.

## Paperwork to gather in one place

- Will and/or estate documents
- Life insurance policies & beneficiary forms
- Birth and marriage certificates
- Social Security numbers (yours & spouse's)
- Military discharge papers (DD-214)  
Unlocks veterans burial benefits.
- Deeds, titles & mortgage statements
- Bank, retirement & investment account list
- Online account & password list
- Any pre-need funeral contract
- Contact list: attorney, agent, executor

### How families actually cover these costs

Most families use a small whole life policy — final expense or guaranteed acceptance coverage of \$5,000–\$25,000 with a rate that is locked for life. If you have health conditions or past declines, guaranteed issue accepts you automatically, ages 18–85 (varies by carrier). Social Security pays a one-time \$255 death benefit; veterans may qualify for burial benefits. The right coverage amount is the total you wrote on Page 1.

### Questions about any line on this checklist?

Call me directly — no call center, no obligation.

**(215) 999-3168**