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By Stephanie Stephens, Caring.com Author

Every year in the United States, approximately 2.5 million people die, with average funeral costs ranging between \$8,000 and \$10,000. If you'd rather save and pay less than more and you plan on using a funeral home, first get familiar with the [Federal Trade Commission's Funeral Rule](#) and:

- Shop around in advance.
- Ask for a price list.
- Resist pressure to buy goods or services you don't really need.
- Avoid emotional overspending.
- Recognize your rights — laws vary from state to state.
- Apply the same smart shopping techniques you use for other major purchases.

**1. Know what things cost.** Federal law says funeral homes must provide you a price list, whether you talk to them by phone or visit them in person. It's a wise idea to look at that price list before looking at any specific goods.

**2. Bring your own casket.** You can get a casket yourself, so research Costco, Walmart, and Best Price Caskets.

**3. Consider cremation.** Generally, cremation costs less than burial, and 43 percent of U.S. funerals now involve cremation.

**4. Don't forget VA benefits.** Remember that an honorably discharged veteran, his or her spouse, or his or her dependent child is entitled to a free burial in a military cemetery.

**5. Know what's required in your state.** A comprehensive, full-service burial will cost more than what's known as a direct burial — which can still include a graveside service or other tribute of your choice. If you plan to bury or cremate the body quickly after death, embalming may not be required. This varies by state, as do other regulations. You can get a guide to your state's final rights information for \$5 [here](#).

**6. Hold a memorial service instead of a burial.** "You can handle the burial entirely yourself, or choose to use a funeral service for part of it," says Lisa Carlson, author of *Final Rights: Reclaiming the American Way of Death*. She identifies several key advantages of a memorial service:

- A wide variety of locations are possible, many at minimal or no cost (on a beach, in a public garden, at the family summer cottage).
- Time is not of the essence for memorial services, making them especially helpful in cases of unexpected death — services can be planned around attendees' work and travel schedules, for example.
- If services are not being held at the funeral home, then calling a lower-cost, out-of-town funeral home to pick up the body and handle disposition won't matter.

**7. Consider a home funeral.** Many Americans choose a home funeral, “a family or community-centered response to death and after-death care,” says the National Home Funeral Alliance.

“Wanda’s friends and family played drums, chanted, and spoke of her kindness,” recalls Elizabeth Fournier of Cornerstone Funeral Services and Cremation in Boring, Oregon, of one particularly memorable private service. “We all held hands to form a circle around her newly dug resting place and stood in silence as her three sons lowered her gently into the ground. Soon the plain grave was covered with earth, with a knoll of dirt on top to compensate for settling that will happen over time. There was no marker, just native foliage. After a closing prayer, we feasted on fish caught in the local Clackamas River.”

**8. Cut costs but not ambience.** Research what an event planner would charge versus a funeral service. Ask friends to bring potluck dishes to share. Use “recyclable” potted plants instead of cut flowers. Invite guests who play or sing to provide music. When people ask, “What can I do to help?” give them a task.

Theatrical/cabaret producer and event planner Chip Duckett of New York City estimates the cost of his mother’s farewell at less than \$500 — chapel, flowers, candles, screens, food, music, chair/table rental.

He rented a nearby chapel, surrounded the podium with folding screens — like those from Pier One or Hobby Lobby — and decorated each with a hundred white votive candles interwoven with white flowers from a wholesaler. Small tables held framed digital slideshows of her photos, while high school yearbooks and other “reflections” were available for guests to peruse. A post-service buffet held a spread of his mom’s favorite foods — “that didn’t really go together, was funny, and that everyone enjoyed.”

Your attention can be focused on the deceased — instead of on the cost.

## About the Author

Stephanie Stephens is an author for [Caring.com](http://Caring.com), the leading online destination for caregivers seeking information and support as they care for aging parents, spouses, and other loved ones. Overwhelmed by grief? Use this checklist to ask a friend to help with organizing and planning a funeral: [How to Get Help Planning a Funeral or Memorial Service](#).

