Funeral planning checklist: decisions, costs and what to write down

Key facts

- Under the FTC Funeral Rule you have the right to "Buy only the funeral arrangements you want" and to "Get a written, itemized price list when you visit a funeral home" (FTC, The FTC Funeral Rule, checked 2026-09-17).
- The FTC's compliance guide states: "Except in certain special cases, embalming is not required by law" (FTC, Complying with the Funeral Rule, checked 2026-09-17).
- The national median cost of a funeral with viewing and burial was $8,300 in 2023, and $6,280 with viewing and cremation. The median "does not include the price of interment in a cemetery, monument or grave marker costs or cash advance charges" (NFDA, 2023 General Price List Study release, December 8, 2023, checked 2026-09-17).
- NFDA projects a 63.4% cremation rate and a 31.6% burial rate for 2025, with cremation reaching 82.3% by 2045 (NFDA Media Center, data updated September 29, 2025, checked 2026-09-17).
- Burial in a VA national cemetery includes the gravesite, opening and closing, perpetual care, a government headstone or marker, a Presidential Memorial Certificate and a burial flag, "all at no cost to the family" (VA National Cemetery Administration, checked 2026-09-17).
- Social Security pays a one-time lump-sum death payment of $255 to an eligible spouse or child. "You must apply for this payment within 2 years of the family member's death" (SSA, checked 2026-09-17).
- Prepaid funeral money is governed by state law, and "protections vary widely from state to state, and some state laws offer little or no effective protection" (FTC, Planning Your Own Funeral, checked 2026-09-17).
- Every state honors a written designation naming who controls disposition; without one, most states default to a fixed order starting with a spouse, then adult children (FCA, checked 2026-09-24).

Two situations, one checklist

Planning ahead for yourself

You are deciding what you want, learning what it costs, and writing it down where your family will find it. The FTC advises: "Put your preferences in writing, give copies to family members and your attorney, and keep a copy in a handy place. Don't designate your preferences in your will, because a will often is not found or read until after the funeral" (FTC, checked 2026-09-17). The FCA notes planning ahead brings "Significant cost savings, quite possibly cutting funeral costs by half" (FCA, checked 2026-09-17).

Arranging a funeral this week

Before deciding anything, look for a written wishes document, a prepaid contract, a cemetery deed, or the wishes section of a family guide. AARP advises: "Talk with a surviving spouse or review the paperwork to determine whether there was a prepaid burial plan" (AARP, updated May 7, 2026, checked 2026-09-17). If nothing is written down, work through the decisions table below with one or two family members.

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