



FINAL EXPENSE ADVOCACY

The Final Expense and Funeral Savings Guide

Understand your options. Compare with confidence. Never overpay.

Knowledge Today. Peace of Mind Tomorrow.

feadvocacy.org

Education first, advocacy first, never pressure

WELCOME

A calmer, smarter way to plan

This guide exists for one reason: to help your family make one of life's most important decisions with clarity instead of pressure. We are advocates, not salespeople. Inside you will find the real numbers, the money saving rights most families never use, and the exact questions to ask before you buy anything.

What a funeral really costs

According to the National Funeral Directors Association, these are the national median costs. They are a starting point, since actual prices vary widely by provider and region.

Funeral with viewing and burial	\$8,300
Same, with a burial vault	\$9,995
Funeral with cremation and viewing	\$6,280
Direct cremation (no viewing)	about \$2,000 to \$2,600

Meanwhile, Social Security pays a one time death benefit of just \$255. Understanding that gap is the first step to protecting your family from it.

YOUR RIGHTS

The FTC Funeral Rule

The single most powerful tool a grieving family has is a federal regulation most people have never heard of. The FTC Funeral Rule has applied to every funeral home since 1984, and it exists to make pricing transparent so families can make informed choices.

Your rights under the rule

- An itemized General Price List, given to you to keep the moment you ask in person.
- Prices disclosed over the phone, so you can compare without leaving home.
- The right to buy only the goods and services you want, not a forced package.
- The right to use a casket or urn you bought elsewhere, with no handling fee.
- Freedom from false claims, such as embalming being required when it usually is not.

These are not courtesies. They are your legal rights, and a reputable funeral home will honor them without hesitation.

SAVE THOUSANDS

Funeral merchandise savings

Much of a funeral bill is merchandise, and merchandise carries the largest markups. Knowing how each item is priced lets your family keep more money without sacrificing dignity.

Caskets

The casket is usually the most marked up item, commonly 200% to 500% over cost. Because the Funeral Rule lets you buy a casket from any retailer, comparison shopping is where families save the most. One resource families can use to compare prices is BestPriceCaskets.com, an online retailer that often prices caskets well below funeral home showrooms. It is one option among many, and the real point is that you are free to shop and can often save well over \$1,000.

Urns, vaults, and more

- Urns carry casket like markups. A simple urn can be bought online for a fraction of showroom prices.
- Many cemeteries only require a basic grave liner, not an expensive sealed vault. Ask what is actually required.
- Flowers ordered through the funeral home are often marked up. A local florist usually costs less.
- You can decline bundled memorial packages and choose only what you want.

Casket, funeral home vs third party **save \$1,500+**

Urn, showroom vs online **save \$100 to \$400**

Sealed vault vs basic grave liner **save \$700 to \$2,000**

COMPARE AND SAVE

Comparing funeral providers

Funeral homes set their own prices, and for identical services two homes in the same area often differ by \$2,000 to \$4,000. Comparing is your right and your best protection.

- Collect an itemized price list from at least three funeral homes.
- Line up the same items side by side, including the basic services fee and casket.
- Ask the price of direct cremation and direct burial as lower cost options.
- Remember that the plot, vault, and marker are billed separately by the cemetery.

Burial vs cremation

Traditional burial with services	\$8,300+
Cremation with viewing	about \$6,280
Direct cremation	about \$2,000 to \$2,600

The right choice reflects your family's wishes. Knowing the cost difference lets you decide on your terms, not under pressure.

BENEFITS YOU ARE OWED

Veterans and Social Security benefits

Veterans burial benefits

Eligible veterans may receive burial in a national cemetery at no cost, including the gravesite, opening and closing, a government headstone or marker, and perpetual care, plus a burial flag and a Presidential Memorial Certificate. For deaths on or after October 1, 2025, the VA also pays a burial allowance of up to \$1,002 for burial and up to \$1,002 for a plot for non service connected deaths, and up to \$2,000 for service connected deaths.

Social Security death benefit

Social Security pays a one time lump sum death payment of \$255 to an eligible surviving spouse or child. Apply within two years by calling 1-800-772-1213. It is paid to the survivor, not the funeral home. These benefits can be combined. Confirm current details at va.gov and ssa.gov.

UNDERSTAND THE COVERAGE

Final expense insurance and common myths

Final expense insurance is a small whole life policy, usually \$5,000 to \$25,000, built to cover funeral and end of life costs. The premium is fixed for life and the benefit is paid tax free to whoever you name.

Three costly myths

- Medicare or Social Security will cover my funeral. They will not. The Social Security benefit is \$255.
- I am too old or too sick to qualify. Guaranteed issue policies accept nearly everyone up to about age 85.
- Every policy is the same. Prices and terms vary widely between carriers for identical coverage.

BEFORE YOU BUY

Smart questions and a simple checklist

Questions to ask before buying insurance

- Is this simplified issue or guaranteed issue, and is there a waiting period?
- Is the premium fixed for life, and is the benefit level rather than graded?
- How does this carrier's rate compare to two others for my age and health?
- How quickly does the benefit pay to my beneficiary?

Existing policy checklist

- Do I already have coverage through work or a prior policy?
- Is my beneficiary current and correct?
- Is my coverage enough for today's funeral costs, or more than I need?
- Would a free, no pressure review save me money?

Ready to talk it through with an advocacy specialist, with zero pressure? Visit feadvocacy.org to speak with a specialist or request your free coverage comparison today.