

**Rules and Acts**

[Funeral Rule Text: 16 CFR Part 453](http://www.ecfr.gov/cgi-bin/text-idx?SID=74c30eb11bd504db2d578fac9ff40a4e&node=pt16.1.453&rgn=div5)

**The Funeral Rule in brief:**

- \* You have the right to choose the funeral goods and services you want (with some exceptions).
- \* The funeral provider must give you a General Price List (GPL) that states your right to choose what you want in writing.
- \* If state or local law requires you to buy any particular good or service, the funeral provider must disclose it on the statement it provides describing the funeral goods and services you have selected, with a reference to the specific law.
- \* The funeral provider cannot refuse to handle a casket or urn you bought elsewhere -- or charge you a fee to do that.
- \* A funeral provider who offers cremations must make alternative containers available.
- \* You can't be charged for embalming that your family didn't authorize, unless it's required by state law.

**The Funeral Rule gives you the right to:**

- Buy only the funeral arrangements you want.
- Get price information on the telephone.
- Get a written, itemized price list when you visit a funeral home.
- See a written casket price list before you see the actual caskets.
- See a written outer burial container price list.
- Receive a written statement after you decide what you want, and before you pay.
- Get an explanation in the written statement you receive from the funeral home .....
- Use an "alternative container" instead of a casket for cremation.
- Provide the funeral home with a casket or urn you purchase elsewhere.
- Make funeral arrangements without embalming.

**Planning for a Funeral**

1. **Shop around in advance.** Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn.
2. **Ask for a price list.** The law requires funeral homes to give you written price lists for products and services.
3. **Resist pressure to buy goods and services you don't really want or need.**
4. **Avoid emotional overspending.** It's not necessary to have the fanciest casket or the most elaborate funeral to properly honor a loved one.
5. **Recognize your rights.** Laws regarding funerals and burials vary from state to state. It's a smart move to know which goods or services the law requires you to purchase and which are optional.
6. **Apply the same smart shopping techniques you use for other major purchases.** You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.
7. **Plan ahead.** It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.

**SOURCES:**

[Shopping for Funeral Services \(FTC\)](http://www.consumer.ftc.gov/articles/0070-shopping-funeral-services)