Your ten rights at the funeral home

These come from the Funeral Rule, a federal regulation enforced by the Federal Trade Commission. They apply in every state, after a death or when planning ahead. Print this page and take it with you.

Your right	What the Rule says	What to say
1. Prices by telephone	A funeral director must give you price information on the telephone if you ask. You don't have to give your name, address or telephone number first.	*"I'm comparing prices. What do you charge for a direct cremation, and what does that include?"*
2. A price list to keep	When you visit and ask about arrangements or prices, the funeral home must give you a written, itemized General Price List to keep.	*"Before we talk, may I have your General Price List to keep?"*
3. Buy only what you want	You may buy separate goods, such as a casket, and separate services, such as a memorial service. You don't have to accept a package with items you don't want.	*"I'd like to choose item by item, please, not a package."*
4. Casket prices first	You have the right to see a written casket price list before you see the caskets themselves, so you can ask about lower-priced ones that may not be on display.	*"May I see the casket price list before we go into the room?"*
5. Outer container prices	If the funeral home sells vaults or grave liners and the prices aren't on the General Price List, you may look at a separate price list before you see them.	*"Do you have the price list for grave liners and vaults?"*
6. No casket for cremation	No state or local law requires a casket for cremation. A funeral home that offers cremation must tell you that alternative containers are available, and must make them available.	*"We'd like the alternative container for the cremation."*
7. A casket or urn from elsewhere	The funeral home cannot refuse to use a casket or urn you bought online, at a store or anywhere else. It cannot charge a fee for using it, and it cannot require you to be there when it is delivered.	*"We are supplying the casket ourselves. When can it be delivered?"*
8. Arrangements without embalming	No state law requires routine embalming for every death. With narrow exceptions, the funeral home needs your express permission before it may charge you for embalming, and it may not tell you the law requires it when that isn't true.	*"We do not want embalming. Is refrigeration available?"*
9. A written statement before you pay	After you decide, and before you pay, you must be given an itemized statement showing each item, its price and the total.	*"May I have the itemized statement now, before I sign anything?"*
10. Reasons in writing	That statement must identify and describe any legal, cemetery or crematory requirement that makes you pay for a particular item.	*"Which law or cemetery rule requires this? Please write it on the statement."*

The one fee you cannot decline is the basic services fee. **The Rule does not cover** a cemetery that has no funeral home, or sellers of caskets and monuments. **If a funeral home will not follow the Rule,** go elsewhere, and report it at ReportFraud.ftc.gov. *Source: Federal Trade Commission, consumer.ftc.gov, read November 2026. General information, not legal advice.*