



YOUR LEGAL RIGHTS UNDER THE FTC FUNERAL RULE

Essential Consumer Protections Checklist



OCTOBER 18, 2025

MEMORIAL MERITS

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<https://memorialmerits.com/the-ftc-funeral-rule-consumer-rights-and-legal-protections/>

FTC FUNERAL RULE CONSUMER RIGHTS CHECKLIST

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INTRODUCTION

The Federal Trade Commission's Funeral Rule protects you from deceptive practices and ensures transparent pricing. Use this checklist to understand and exercise your legal rights during funeral planning.

✓ YOUR RIGHT TO TRANSPARENT PRICING

General Price List (GPL)

- ☐ Request the General Price List immediately upon first contact
- ☐ Review prices for ALL individual services and merchandise
- ☐ Keep the price list for comparison (you don't have to return it)
- ☐ Ask questions about any unclear pricing or fees
- ☐ Compare prices from at least 2-3 funeral homes

Casket and Outer Burial Container Price Lists

- ☐ Request separate price lists for caskets and vaults BEFORE viewing merchandise
 - ☐ Review all available options from least to most expensive
 - ☐ Note that you can purchase these items from other suppliers
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✓ YOUR RIGHT TO CHOOSE INDIVIDUAL SERVICES

No Required Packages

- ☐ Confirm you can select individual items from the price list

- ☐ Decline any services you don't want or need
- ☐ Ask for itemized pricing, not package deals
- ☐ Verify that only direct cremation or immediate burial can be offered as required packages

Purchase from Alternative Suppliers

- ☐ Know you can buy caskets online or from third-party retailers
- ☐ Know you can buy urns from any source
- ☐ Confirm the funeral home CANNOT charge handling fees for outside purchases
- ☐ Confirm the funeral home CANNOT require your presence when items are delivered
- ☐ Verify the funeral home CANNOT refuse to use items you purchased elsewhere

✓ YOUR EMBALMING RIGHTS

Understanding When Embalming Is NOT Required

- ☐ Know that embalming is NOT required by law in most cases
- ☐ Ask about refrigeration as an alternative
- ☐ Confirm the funeral home will NOT embalm without your permission
- ☐ Verify no unauthorized embalming charges appear on your bill

Required Disclosures

- ☐ If choosing direct cremation or immediate burial, ensure funeral home discloses embalming is not required
- ☐ If embalming is required for viewing, ask for clear explanation why
- ☐ Get disclosure in writing of any embalming requirements

✓ YOUR CREMATION RIGHTS

Alternative Containers

- ☐ Know you have the right to use an unfinished wood box or alternative container
- ☐ Confirm you do NOT need to purchase a casket for direct cremation
- ☐ Ask to see the least expensive container options
- ☐ Verify any crematory-specific requirements and their reasons

Cremation-Specific Disclosures

- ☐ Request information about the cremation process
 - ☐ Confirm what container is actually required vs. suggested
 - ☐ Review all cremation-related fees separately
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✓ WHAT FUNERAL HOMES CANNOT DO

Prohibited Practices to Watch For

- ☐ Cannot claim embalming is required by law (when it's not)
 - ☐ Cannot claim you must buy a casket for cremation (when you don't)
 - ☐ Cannot require casket purchase to use their services
 - ☐ Cannot misrepresent state or local legal requirements
 - ☐ Cannot charge for services you didn't approve
 - ☐ Cannot refuse outside caskets or urns
 - ☐ Cannot add handling fees for outside purchases
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✓ REQUIRED DOCUMENTATION YOU SHOULD RECEIVE

Statement of Funeral Goods and Services Selected

- ☐ Get itemized statement showing everything you selected

- ☐ Verify price of each individual item
 - ☐ Confirm items you provided from outside sources are noted
 - ☐ Check for any discounts or refunds applied
 - ☐ Review total cost before signing anything
 - ☐ Keep copies of ALL documentation
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✓ YOUR RIGHT TO ENFORCE PROTECTIONS

If You Suspect Violations

- ☐ Document the specific violation (date, time, person, what was said)
 - ☐ Keep all price lists, contracts, and written communications
 - ☐ File complaint with FTC at reportfraud.ftc.gov or call 1-877-FTC-HELP
 - ☐ File complaint with your state funeral regulatory board
 - ☐ Consider consulting a consumer protection attorney if financial harm occurred
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QUESTIONS TO ASK EVERY FUNERAL HOME

Before Making Any Decisions:

1. ☐ "May I have your General Price List to review and keep?"
2. ☐ "Can I select only the specific services I want, or must I purchase a package?"
3. ☐ "Is embalming required by law for my situation, or is it optional?"
4. ☐ "Can I purchase a casket or urn from another supplier?"
5. ☐ "Will you charge me a fee if I provide my own casket or urn?"
6. ☐ "What is the least expensive casket/urn option you offer?"
7. ☐ "What alternative container options do you have for cremation?"

8. ☐ "Can you provide an itemized written estimate before I make any commitments?"
 9. ☐ "Which services are required by law vs. optional?"
 10. ☐ "What is your policy if I want to cancel or modify services?"
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COST-SAVING REMINDER CHECKLIST

- ☐ Compare prices from multiple funeral homes
 - ☐ Consider direct cremation or immediate burial (typically least expensive)
 - ☐ Purchase caskets/urns online or from third-party retailers
 - ☐ Decline embalming if not having viewing/visitation
 - ☐ Use alternative containers for cremation
 - ☐ Select only services you truly want
 - ☐ Hold memorial service at home, church, or community center instead of funeral home
 - ☐ Ask about veteran benefits if applicable
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IMPORTANT CONTACTS

Federal Trade Commission

- File Complaint: reportfraud.ftc.gov
- Phone: 1-877-FTC-HELP (1-877-382-4357)
- Consumer Information: consumer.ftc.gov/articles/ftc-funeral-rule

Your State Funeral Board

- Contact: _____
 - Phone: _____
 - Website: _____
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NOTES & QUESTIONS

Use this space to write down questions or concerns:

REMEMBER: You have legal rights. Funeral homes must honor them.

This checklist is for educational purposes and does not constitute legal advice. For specific legal questions, consult an attorney.

Download more free funeral planning resources at MemorialMerits.com

Need 24/7 support? Chat with Solace, our AI grief companion at MemorialMerits.com/solace

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