

Funeral Planning Checklist

Checklist · 72 items · 9 sections

A practical walkthrough of funeral planning, from picking burial or cremation to requesting the General Price List, ordering 10+ certified death certificates, writing the obituary, and closing out Social Security and probate paperwork. Works for pre-need planning or arranging the service for someone who just died. Built around the FTC Funeral Rule and NFDA cost data so you know what providers are required to disclose and what an itemized bill should actually contain.

Open the editable, AI-powered version online:

<https://genechecklist.com/checklist/funeral-planning-checklist>

FIRST DECISIONS

- Locate any pre-need funeral contract, prepaid plan, or written wishes in the will
HIGH
Check filing cabinet, safe deposit box, attorney, and any known funeral homes.
- Confirm the death has been legally pronounced (hospice nurse, hospital, or 911 if at home)
HIGH
- Decide burial, cremation, green burial, or whole-body donation
HIGH
Align with religious wishes, will instructions, and family agreement.
- Choose a funeral home or direct cremation provider in the city where death occurred
HIGH
- Decide if there will be a viewing, visitation, or open casket
HIGH
This decision drives whether embalming is needed.
- Pick service style: traditional funeral, memorial after cremation, graveside only, or no service
- Decide if the body will be transported across state lines or shipped internationally
International transport requires a consular mortuary certificate and adds cost.
- Note any organ, tissue, or eye donation wishes and notify the hospital within hours
Most donations have tight time windows after death.

COST AND PROVIDER

- Request the General Price List (GPL) from each funeral home considered
HIGH
FTC Funeral Rule requires the GPL be given in person on request, free of charge.

- Get prices by phone from multiple providers (Funeral Rule requires phone quotes without a name)

HIGH

- Compare at least 3 GPLs side by side

HIGH

The same casket can vary by thousands between providers.

- Ask for the Casket Price List (CPL) and Outer Burial Container Price List before viewing the showroom

HIGH

- Refuse package deals if you only want some services (Funeral Rule allows à la carte purchasing)

HIGH

- Buy the casket from a third party (Costco, Walmart, online) if cheaper

HIGH

The funeral home cannot refuse it or charge a handling fee.

- Get the itemized Statement of Funeral Goods and Services Selected before signing or paying

HIGH

- Compare against typical US costs

NFPA 2023 medians: traditional funeral with burial ~\$8,300; with cremation ~\$6,280; direct cremation \$1,000-\$3,000.

- Ask if embalming is required (not legally required in most states unless there's a public viewing)

- Check VA burial benefits if the deceased was a veteran

Free national cemetery plot, headstone, flag, and partial reimbursement for service-connected deaths.

- Apply for Social Security lump-sum death benefit (\$255 to surviving spouse or eligible child)

- Check union, fraternal order, employer, and life insurance policies for funeral benefits

- Look into nonprofit memorial societies or the Funeral Consumers Alliance for low-cost referrals

BURIAL OR CREMATION LOGISTICS

- For burial: buy or confirm cemetery plot ownership

HIGH

Opening and closing fees (\$1,000-\$3,000) are charged separately from the funeral home bill.

- For burial: order grave marker or headstone (allow 6-12 weeks for engraving and installation)

HIGH

- For cremation: sign the cremation authorization form

HIGH

Every adult next of kin in legal order may need to sign in some states.

- Decide what happens to cremated remains: scattering, burial, columbarium niche, keepsake urns, jewelry

HIGH

- Check scattering laws if applicable
National Parks require a permit; most state waters allow scattering 3+ nautical miles offshore under EPA rules.
- Buy or provide the urn (outside urns must be accepted; funeral home urns are often marked up)
- For green burial: confirm cemetery is certified by the Green Burial Council
No embalming, biodegradable container only.
- Consider alternatives where legal: aquamation (alkaline hydrolysis), human composting (natural organic reduction)

RELIGIOUS AND CULTURAL CUSTOMS

- Confirm religious or cultural timeline for the service
HIGH
Jewish and Muslim traditions call for burial within 24-72 hours and prohibit embalming.
- Notify clergy, imam, rabbi, priest, or celebrant to schedule the service
HIGH
- Arrange ritual washing or preparation if required
Tahara (Jewish), Ghusl (Muslim), or family-led washing in Hindu and Buddhist traditions.
- Confirm dress and casket rules per tradition
Plain pine for Jewish burial; white shroud for Muslim burial; open vs. closed casket norms.
- Plan post-service gatherings
Shiva (7 days), Catholic reception, Hindu 13-day mourning, Irish wake.
- Book cultural musicians, readers, or ritual items (bagpiper, mariachi, prayer cards, kirtan singers)

THE SERVICE

- Pick date, time, and location (funeral home chapel, place of worship, graveside, home, outdoor venue)
HIGH
- Write or approve the order of service: eulogy, readings, music, prayers, committal
HIGH
- Choose pallbearers (typically 6 adults, plus 2 honorary)
Ask in advance and tell them what to wear.
- Select eulogist and readers (give each a 3-5 minute slot, confirm the day before)
- Pick music: organist, soloist, or recorded tracks (check copyright and venue sound system)
- Order flowers, or use the obituary line: 'in lieu of flowers, donations to [specific charity]'
- Print programs or memorial cards (1 per expected attendee + 25 extras)
- Arrange transportation: hearse, family limo, procession escort, venue parking
- Set up a photo display, memory table, or slideshow (gather 20-40 photos spanning their life)
- Plan a reception or repast after the service: venue, catering headcount, dietary needs

- Livestream the service for distant family (most funeral homes offer this; test the link the day before)

OBITUARY AND NOTIFICATIONS

- Write the obituary: full name, age, dates, surviving and predeceased family, service details, charity for donations

HIGH

- Submit to local newspaper and funeral home website

HIGH

Newspaper obituaries typically run \$200-\$1,000+ depending on length and paper.

- Notify immediate family and close friends personally before the obituary goes public

HIGH

- Post on social media after family is notified

Facebook memorialization can be requested with a death certificate.

- Notify employer, schools, clubs, professional associations, and houses of worship

- Email a digital obituary link to the contact list and ask for shares

DOCUMENTS AND DEATH CERTIFICATES

- Order at least 10 certified death certificates from funeral director or vital records

HIGH

\$10-\$35 each depending on state. Needed for banks, insurance, SSA, property transfers.

- Locate the will, trust documents, and any letter of instruction

HIGH

- Gather: SSN card, birth certificate, marriage certificate, military discharge (DD-214), recent tax returns

HIGH

- Notify Social Security Administration (funeral director typically files Form SSA-721)

HIGH

Stops benefit payments and triggers survivor claims.

- Notify the IRS by filing the final tax return marked 'Deceased' and Form 56 if acting as fiduciary

HIGH

- Notify Equifax, Experian, and TransUnion to flag the file as deceased

Prevents post-mortem identity theft.

- Notify banks, brokerages, mortgage holder, credit card issuers, auto lender, and utilities

- File the will with the probate court in the county of residence

State deadlines vary; often 30-90 days after death.

INSURANCE AND FINANCIAL CLAIMS

- File life insurance claims with each carrier (certified death certificate + policy number)
HIGH
Payouts typically arrive in 2-6 weeks.
- Claim pension, 401(k), IRA, and annuity benefits with named beneficiaries
HIGH
- Apply for VA burial allowance if eligible (up to \$2,000 for service-connected death)
HIGH
- Claim Social Security survivor benefits for spouse, minor children, or disabled adult children
- Cancel or transfer health, auto, and homeowner's insurance
- Close or retitle joint accounts; transfer car titles; update property deeds
- Cancel subscriptions, memberships, and recurring charges (check 12 months of bank statements)

AFTER THE SERVICE

- Send thank-you notes to clergy, pallbearers, eulogists, and anyone who sent flowers, food, or donations
- Save the guest book, condolence cards, and a copy of the program for the family
- Order the permanent headstone or memorial plaque if not done before the service
- Plan a one-year memorial, unveiling, or scattering ceremony if culturally appropriate
- Donate clothing, books, and household items on the family's timeline, not anyone else's