



## Saving Money on Funerals

<http://www.fool.com/foolu/askfoolu/2002/askfoolu020619.htm>

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### Q. How can I save money on funeral arrangements?

A. You can save a *lot* of money if you do a little research. Over the last few years, the death-care industry has become dominated by a few companies that buy local funeral homes. (You may not realize it, but your local funeral home may be owned by one of these giants.) As competition has decreased, prices have increased.

To make matters worse, consumers who need death-care services are usually in very vulnerable and distracted states of mind, not wanting to skimp when it comes to honoring their loved ones. Here are some smart ways to go about funeral planning.

- **Take the time to get informed about the industry *now***, when you're not in a state of emotional upheaval. Learn how much various things cost and think about what might be best for you and your loved ones.
- **Make decisions before you need to**, if possible. Get down in writing what your loved ones' wishes are, too. Once you know, for example, that grandma prefers cremation and grandpa wants a simple pine casket, you'll have fewer decisions (or guesses) to make later.
- **Consider getting an inexpensive casket.** Bodies will decay wherever they are, and the cost difference is significant between various caskets. Some cost many thousands of dollars, others cost several hundred dollars. (And, many \$3,500 caskets may have cost the funeral home just \$700 wholesale.) Simple and dignified cardboard caskets are a possibility, too. Don't believe anyone who tries to sell you something that will "preserve a body forever."
- **You don't have to buy the casket from the funeral home** in most cases. You can often buy the same caskets from a discount vendor (at substantial discounts) and have them delivered to the funeral home. Funeral homes are generally required to accept them. If you do want to spend some money, and are looking for a casket with personality, start at [Artcaskets.com](http://Artcaskets.com), home of the Fairway to Heaven golf-themed coffin. Or perhaps a [college-themed casket](#) is more your style.
- **Embalming is not required**, unless an open casket is desired. Many funeral homes will try to talk you into paying for it, though -- at an average cost of \$400.
- **Beware the recommended rubber gasket** (a.k.a. "protective sealer"), which, according to some sources, costs just dollars to make but is sold for several hundred dollars. It's pitched as "protecting the body from decay," but nothing can stop a body from decaying.
- **Don't tell a funeral director more than you need to**, such as how much the deceased was worth, or what insurance benefits may be forthcoming.
- **Take a friend with you when you** talk to death-care providers.
- **You can save some money and honor a death in a more personal fashion in several ways.** You don't have to buy a casket -- you can build and decorate one yourself, or have one built. You don't have to use a funeral home's viewing room, either -- a loved one can "lie in honor" in someone's home, a community hall, or a church.

Get more info in our previous Q&A on [how much funerals cost](#), the [Funeral Consumers Alliance](#), [Profits of Death](#), and the long but informative [Funerals and Ripoffs](#).

Also, regarding your bigger financial picture, if you wish you had a financial pro to talk to, to address your specific personal situation and help ensure that you're saving enough and well enough to meet all your needs, then read more about [TMF Money Advisor](#). It's a valuable service we're offering, featuring customized independent advice from a variety of objective financial pros.

*If you have any questions, thoughts or opinions on this topic, share them with others on our [discussion board for Ask the Fool](#).*

*This question and answer is adapted from [The Motley Fool Money Guide: Answers to Your Questions About Saving, Spending and Investing](#). For answers to this and 499 other common money questions, check it out -- it's a handy resource.*

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