

Please contact me with any questions or if you want me to run some quotes for you!

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Final Expenses

Glossary & Resource Guide





The term **“funeral service”** is usually used to indicate a gathering with the casket of the deceased present, conducted prior to burial or cremation. The casket will be open or closed depending on the venue for the services and/or the family’s wishes.

The term **“memorial service”** is typically used to describe a service where the casket is not present. As this service is “in memory” of the person, there may be a focal point such as an urn, a picture or a floral arrangement in place of the casket. A memorial service can take place at any time prior to or after the burial, cremation or other form of disposition.

1 Funeral Home Services/Packages

- ▶ **Traditional burial base fee**—includes payment for items such as initial meeting to plan for the funeral, preparation and filing of authorizations and permits, coordinating arrangements with the cemetery and other third parties, administration expenses, legal and accounting fees, building and utility expenses, parking lot and grounds maintenance fees.
- ▶ **Traditional burial package fee**—Includes payment for such items as removal of the body from the place of death, embalming and body preparation for visitation, dressing and casketing, storage of the deceased, visitation and viewing, the funeral ceremony, and the delivery of body to the cemetery.
- ▶ **Other body preparation services**—includes cosmetology, dressing, and casketing of deceased.
- ▶ **Direct burial package fees**—Most packages will include base fees but exclude visitation, funeral ceremony, casket, grave plot and grave marker/monument. Prices range from \$1,000 to \$3,000.

2 Cemetery Grave Plot/Monument

▶ **Grave/Mausoleum Plot**—This is the location where the deceased will lie to rest.

▶ **Types of Grave Plots:**

- **Single depth burial space**—This is a burial space utilized for one person.
- **Double-depth burial space**—This is a deeper-than-normal space, utilized for two persons. The first person is placed at a deeper-than-normal depth and the second person is buried at a normal depth on top of the first.
- **Family plot**—This is an area designated for multiple family members.
- **Lawn Crypt**—This is like a typical burial space but has a concrete grave liner or crypt already placed in the ground where the casket will rest.
- **Mausoleum**—This is a building designed for the above-ground placement of a casket or urn. It can be designed for one or two individuals and may be outdoors or in a climate-controlled building.

▶ **Grave Marker**—This memorial marker lies flat over the grave plot. It can be made from a variety of materials, including granite, bronze, and even glass.

▶ **Monument/Headstone**—This grave marker sits upright off the ground over the grave plot. It can be made from a variety of materials, including granite, bronze or concrete.





3 Casket/Burial Shroud/Liner/Vault

► **Casket**—This is a special container, also known as a coffin, which is used to house the body of the deceased if it will be buried or entombed. It is also used as a way to respectfully transport and display the body before burial or cremation. Caskets can be purchased from a funeral home, casket showroom or online retailer, and can be shipped to any U.S. location in a day or two. The cost of a casket is influenced by the type of casket, exterior material used in the construction, and the interior fabric. Costs typically range from \$900 to \$6,000.

Common types of caskets:

- **Traditional casket**
- **Cremation casket**
- **Green casket**—designed to be biodegradable
- **Oversized casket**
- **Military casket**
- **Build-it-yourself casket kits**

Casket exterior materials:

- **Wood casket**—including poplar, oak, walnut, cedar, pine, cherry, mahogany, etc.
- **Metal casket**—including bronze, copper, and steel/16-, 18-, 20-gauge
- **Wood veneer casket**—made with a layer of hardwood glued onto another material such as fiberboard
- **Cardboard and fiberboard caskets**—primarily used for cremation memorials
- **Cloth-covered casket**—pressed plywood covered with fabric

- **Fiberglass casket**
- **Plastic casket**

Casket interior materials:

- **Crepe fabric**
- **Plush velvet**

Casket styles:

- **Half Couch**—2-piece lid
- **Full Couch**—1-piece lid

► **Burial Shroud**—This is the fabric used to wrap or cover the body of the deceased. Oftentimes the shroud will contain fabric handles that can be used to move the body. Shrouds can range from \$200 to \$1,000.

► **Liner**—This is an outer burial container that encloses and protects the casket. The liner only covers the top and sides of the casket, the bottom of the casket is in contact with the earth.

► **Vault**—This is an outer burial container that encloses and protects the casket. The vault completely contains the casket.

- **Liner/vault materials:** concrete is used primarily, but also sometimes steel or bronze
- Liners/vaults are made to last forever and often come with a 100-year guarantee.
- Most cemeteries require that a casket is buried in an outer container to preserve the cemetery's lawn and grounds and to maintain safety within the cemetery.

4 Cremation

► Cremation services package with cremation—

Most packages will include consultation, legal fees, cremation legal permits and authorizations, body pick-up and removal from place of death, hiring of crematory/funeral home to place ashes into the urn, and storage of the urn.

► **Direct cremation services package**—This typically includes all the above, but not the cremation costs as most funeral homes do not have their own crematory.

Some direct cremation packages will include basic service fees, body removal fees, cremation container, the cremation itself, and the storage of the remains.

► **Cremation National Average Cost**—\$350

► **Urn**—This is a special container used to store the deceased's ashes. Costs range from \$80 to \$400.

Common types of urns:

- **Cremation urn**
- **Keepsake/decorative urn**
- **Mini urn**—allows several people to cherish a small portion of the cremated remains
- **Biodegradable urns**
- **Teddy bear/plush urns**
- **Fine art urns**
- **Birdhouse urns**
- **Paintings**—ashes mixed with paint/mural or favorite landscape

Urn materials:

- **Wood urn**—typically cherry, oak, mahogany
- **Marble urn**
- **Glass urn**
- **Brass urn**



► **Decorative casket**—This is used during the memorial service to place the urn onto. Often it will be rented for the occasion.

► **Burial casket for urn**—This is used if urn will be placed to rest in a cemetery or mausoleum.

► **Cremation memorial service**—This is held to memorialize a deceased person without their body present.

► Alternative to cremation

• **Alkaline Hydrolysis:**

Alkaline hydrolysis is a recently developed water-based dissolution process for human remains that uses alkaline chemicals, heat, and sometimes agitation and/or pressure to accelerate natural decomposition. Bone residue which remains is like the volume customarily obtained after cremation; it is pulverized, then made available to the family to retain in an urn or for disposition by interment, scattering or other means.



5 Flowers

- ▶ **Casket Spray**—A flower arrangement that lies on top of the casket during transport in a hearse and when on display at funeral service and burial ceremony.
- ▶ **Floral Stand**—This floral arrangement can be easily set up in any part of the room where viewing/ ceremony is taking place. Price may or may not include easel stand.

6 Other items associated with the funeral/memorial

- ▶ **Obituary costs**—An obituary is a news article that reports the recent death of a person, typically along with an account of the person's life and information about the upcoming funeral. Costs can be as high as \$600.
- ▶ **Death Certificate**—This is a document issued by a medical practitioner certifying a person's deceased state. Oftentimes 4 to 6 copies may be needed.
- ▶ **Guest Registration Book**—This is used to record funeral service guests' names and condolences to the loved ones and family.
- ▶ **Printed Pamphlet/Program**—This is a printed memorial leaflet handed out at a funeral or memorial service with information such as a bio of the deceased, special prayers/dedications and a listing of the order of events during the service.
 - Average pricing for a quantity of 100 printed memorial programs:**
 - Black and white/no photo:** \$50 – \$100
 - Color with photo:** \$130 – \$150
- ▶ **Hearse**—for funeral procession
- ▶ **Burial clothes for the deceased**—new clothes may often be needed for the deceased due to prolonged sickness or weight loss.
- ▶ **Musician**—An individual from the church or a family member may be engaged to play or sing during the funeral service or for the lowering of the casket. Instruments used could include piano, guitar and/or bagpipes in addition to vocal accompaniment.
- ▶ **Travel costs for loved ones**—Loved ones/family may often need to travel from out of town to be with the bereaved in their time of need, to help with the funeral or to attend the funeral. Costs to consider include rental car, gas, airfare, and hotel.
- ▶ **Memorial Decals**—These are black and white or color stickers/vinyl decals that can be printed in advance of the service and handed out to loved ones to be placed on vehicles or worn in memory of the deceased. This could also include awareness ribbons.

7 Other expenses to plan for

▶ **Outstanding debts**—This includes money owed to creditors or loan companies.

▶ **Credit card payments/bills**—Any balances will need to be paid off in a lump sum or monthly payments.

▶ **Medical bills**—These will often precede the death of the deceased. Co-pays and/or deductibles can easily add up to from \$2,000 to \$6,000.

▶ **Legal fees**—These can include attorney or court fees, and sometimes even state or estate fees.

▶ **Utility bills**—Electrical, water, gas and other household bills need to be paid regardless of hardship.

▶ **Household expenses**—Housing rent or mortgage, vehicle payments, taxes, maintenance, food and healthcare premiums all still need to be accounted for after the death of a loved one in the household.

▶ **Legacy funding**—If you are leaving money to children, grandchildren, your church, or a favorite cause, you can create a Legacy fund in many ways.



Important Information for Veterans

▶ **Veteran's Burial Benefits**

The family of a veteran who was discharged under conditions other than dishonorable may be eligible for certain benefits at the time of death. This may include:

- **Burial in a national cemetery**
- **A government headstone or marker**
- **A burial flag**
- **A Presidential Memorial Certificate**
- **A burial allowance**

Since gravesites in a national cemetery cannot be arranged in advance, you should communicate your wishes to family or the person that would be

responsible for your funeral arrangements. It is also important that this person know the location of your discharge papers (DD-214).

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the Veteran, perpetual care, and the spouse or dependent's name and date of birth and death inscribed on the Veteran's headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the Veteran.

Complete information on Veteran's burial benefits may be found at: <https://www.cem.va.gov/>



▶ **Military Honors, “Honoring Those Who Served”**

The Department of Defense (DOD) is responsible for providing dignified military funeral honors to Veterans who have defended our nation under the DOD program title of **“Honoring Those Who Served”**.

Upon the family’s request, Public Law 106-65 requires that every eligible Veteran receive a military funeral honors ceremony, to include folding and presenting the United States burial flag and the playing of “Taps.”

The law defines a military funeral honors detail as consisting of two or more uniformed military persons, with at least one being a member of the Veteran’s parent service of the armed forces.

The DOD program calls for funeral home directors to request military funeral honors on behalf of the Veteran’s family. However, the Department of Veterans Affairs (VA) National Cemetery Administration

cemetery staff can also assist with arranging military funeral honors at VA national cemeteries. Veterans organizations may also assist in providing military funeral honors. When military funeral honors at a national cemetery are desired, they are arranged prior to the committal service by the funeral home.

Questions or comments concerning the DOD military funeral honors program may be sent to the address listed below. The military funeral honors Web site is located at:

<https://www.militaryonesource.mil/military-life-cycle/veterans-military-funeral-honors>

**Office of the Assistant Secretary
of Defense For Public Affairs**
Community Relations and Public Liaison
1400 Defense Pentagon, Room 2D982
Washington, DC 20301-1400

To arrange military funeral honors, contact your funeral home.