

# Know Your Rights When Arranging a Funeral

## Federal protections under the FTC Funeral Rule

Planning a funeral can feel overwhelming, especially during a time of grief. The Federal Trade Commission's Funeral Rule was created to protect consumers and ensure families have clear, honest information when making these important decisions. Understanding these rights empowers you to make informed choices without unnecessary pressure or expense.

### Request a General Price List

Funeral homes must provide a written price list of all goods and services when you inquire in person. You have the right to keep this list and compare prices between providers.

### Choose Only What You Want

You are not required to purchase a package. Select individual services and items that fit your needs and budget. Funeral homes cannot require you to buy items you don't want.

### Decline Unwanted Items

You can say no to any service or product. Providers cannot refuse service or charge a penalty fee simply because you decline certain items or choose alternatives.

### Buy from Any Provider

Purchase caskets, urns, or other funeral goods from any retailer, including online suppliers. Funeral homes must accept these items without charging handling fees.

### Receive Itemized Pricing

You're entitled to see the cost of each item and service separately. This transparency helps you understand exactly what you're paying for and make budget-conscious decisions.

### Embalming Usually Not Required

Except in certain circumstances, embalming is not legally required. Funeral homes cannot claim it's necessary by law or charge for unauthorized embalming.

- ❑ **Why This Matters:** These rights help families avoid unnecessary costs and pressure during an emotional time. You have the power to make choices that honor your loved one while respecting your budget and wishes.