BurialInsurance60

FREE WORKSHEET

The burial cost worksheet

Add the bills, then find an amount to ask about

Write each price in pencil, note who gave it and the date, then follow the four steps at the end.

Step 1: Write down each price

Line	What to enter	Where to find it
A. Funeral home	Total from the general price list	Funeral home, by phone
B. Grave space	0 if you already own it	Cemetery office
C. Opening and closing	Weekend fee if it may apply	Cemetery office
D. Vault or liner	0 if none is required	Cemetery rules
E. Stone or marker	Only the work still to do	Monument dealer
F. Other costs	Flowers, notice, clergy, meal, travel	Your own list

A. Funeral home total

B. Grave space

C. Opening and closing

D. Vault or liner

E. Stone or marker

F. Other costs

General education, not insurance, legal or tax advice. Figures are examples unless a source is named. Prices and rules vary by state and insurer.

Step 2: Add them up

Add lines A through F. This is your burial total today.

Burial total today (A to F)

Step 3: Add a cushion and subtract savings

1. Multiply your total by 0.10 or 0.15 if you want a cushion of 10 or 15 percent, and add the result.
2. Subtract any money you have already set aside for the burial.
3. Round to the nearest $1,000. That is an amount to ask an agent about.

Cushion

Savings set aside

Amount to ask about

Step 4: Check the fit

Many burial plans run from $5,000 to $25,000. Graded and guaranteed issue plans usually pay a reduced amount for a death from illness in the first two years, so ask what the policy pays in year one and year two, and decide whether savings will cover any gap.

- Veterans: check eligibility for a VA national cemetery, which can remove the cemetery lines
- Plot owners: set line B to zero
- Natural burial: set line D to zero if the burial ground forbids vaults

Sources

- NFDA: funeral cost statistics
  nfda.org/news/statistics
- FTC: Shopping for funeral services
  consumer.ftc.gov/articles/shopping-funeral-services
- NAIC: Life insurance consumer guide
  content.naic.org/consumer/life-insurance.htm

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