USFuneralsOnline
CONNECTING PEOPLE WITH FUNERAL SERVICES NATIONWIDE

2026 EDITION · A FREE GUIDE FROM US FUNERALS ONLINE

The Complete Funeral & Cremation Planning Guide

Every option explained — cremation, burial, green burial, water cremation and human composting — with real costs, your legal rights, and a step-by-step plan for yourself or someone you love.

20,500+	50 + DC	2003
FUNERAL HOMES LISTED	STATE COST GUIDES	INDEPENDENT SINCE

INSIDE: Cremation · Burial · Green burial · Water cremation · Human composting · Real costs · Your legal rights · Urns, caskets & headstones · Death doulas & celebrants · Advance directives · Deaths away from home · Planning checklist

IN PARTNERSHIP WITH

DFS Memorials
Affordable cremation network

Death Away From Home
DFS Travel Protection Plan

WELCOME

A calm place to begin

If you are reading this, you are likely thinking about what happens after a death — planning ahead for yourself, or helping to arrange care for someone you love. Whatever brought you here, you have taken a thoughtful and caring step.

Most families make these decisions only once or twice in a lifetime, often while grieving and against the clock. The language is unfamiliar, prices vary enormously from one provider to the next, and the choices have multiplied. Alongside traditional burial and cremation there are now natural green burials, water cremation, and human composting — each with its own costs, rules, and meaning.

This guide brings it all together in one place. We explain every option in plain terms, show you what each one really costs, walk through your rights as a consumer, and cover the products and people you may meet along the way — from urns and headstones to celebrants and death doulas. The final sections help you put your wishes in writing, protect your family if a death happens far from home, and find a trustworthy provider near you.

How to use this guide

Read it start to finish, or jump to the section you need most. Take what is useful and leave the rest. Many families keep this guide handy and return to it as decisions come up. Whether you are planning years in advance or making arrangements today, the goal is the same: to help you move forward with clarity and peace of mind.

Who we are

US Funerals Online has helped families understand funeral and cremation choices independently since 2003. Our directory lists more than 20,500 funeral homes across all 50 states, alongside state-by-state cost guides and plain-English explainers. This guide is produced with two sister services: **DFS Memorials**, a network of affordable cremation providers who publish flat, all-inclusive prices, and **Death Away From Home**, the DFS Travel Protection Plan for deaths that happen away from home. You will see where each can help, clearly labeled — and you are never under any obligation to use them.

However you came to this moment, you do not have to navigate it alone, and you do not have to rush. Let us begin.

INSIDE THIS GUIDE

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PART ONE · SECTION ONE

Understanding Cremation

01

Cremation is now the choice of most American families — nearly 63% in 2025, according to the Cremation Association of North America. Cremation itself is a single, simple step. What varies — and what shapes both the experience and the cost — are the services you choose around it. Almost every arrangement falls into one of three paths.

1

Direct cremation

The simplest and most affordable option. The cremation takes place soon after death, without a formal viewing or ceremony beforehand. The cremated remains are returned to the family, who are then free to hold a memorial whenever and wherever feels right — or to keep things entirely private.

2

Cremation with a memorial

Cremation paired with a gathering — a memorial service, celebration of life, or visitation, held before or after the cremation. This adds personal ceremony, and with it some additional cost for a venue, staff, and arrangements.

3

Traditional funeral with cremation

A full funeral service, usually with a viewing, held before the cremation takes place. This is the most involved and most expensive cremation path — closest in form, and in price, to a traditional burial service. A rental casket is often available for the viewing.

> *Choosing cremation never means giving up a meaningful goodbye — it simply gives your family the freedom to choose when and how to say it.*

A goodbye on your own terms

One worry families often raise is that direct cremation feels too plain — that it skips the chance to gather and grieve together. In practice, the opposite is usually true. Direct cremation simply separates the cremation from the ceremony. It does not remove the ceremony; it frees it.

Rather than arranging a service within a few rushed days, families can take the time they need and hold a celebration of life in a month, a season, or on a date that carries meaning. They can gather in a garden, a home, a place of worship, or a favorite spot — wherever the person is best remembered. Many families find this approach more personal, more relaxed, and more affordable than a traditional timeline.

What happens during cremation

After the necessary permits are issued (most states also require a short waiting period before cremation), the person is placed in a simple cremation container and cremated at a licensed crematory. The process itself takes a few hours. What remains is bone, which is processed into the fine, pale "ashes" returned to the family, usually within one to two weeks. For an average adult this is roughly four to six pounds. Reputable providers use a tracking system — often a numbered metal ID disc — to keep identification certain from start to finish.

A few terms you will hear

Direct cremation — cremation soon after death, with no service beforehand; the most economical choice.

Cremated remains (sometimes called *cremains*) — what is returned to the family after cremation.

Crematory — the licensed facility where the cremation is carried out. It may or may not be owned by your provider.

Alternative container — an inexpensive cardboard or unfinished wood container used instead of a casket. No state requires a casket for cremation.

Memorial service — a gathering held without the body present, so it can take place any time.

Funeral service — a gathering held with the body present, usually before cremation or burial.

General Price List (GPL) — the itemized price list every provider must give you (see Section Five).

USF

Go deeper: The Ultimate Guide to Cremation

Process, religious views, laws and state-by-state costs on us-funerals.com.

GO →

PART ONE · SECTION TWO

Burial Options

02

Burial remains the right choice for many families — for faith, for tradition, or simply for having a place to visit. As with cremation, the burial itself is only one part of the picture. What you choose around it, and what the cemetery charges, determine the total.

1 Traditional funeral with burial

A viewing or visitation, a funeral service at the funeral home or a place of worship, a procession, and a graveside committal. Embalming is usually included when there is a public viewing. This is the most familiar — and most expensive — arrangement.

2 Direct (immediate) burial

Burial shortly after death, without embalming, viewing, or a formal service at the funeral home. It is burial's equivalent of direct cremation, and often costs a fraction of a traditional funeral — though cemetery charges still apply. A memorial can be held later.

3 Graveside service

A simple ceremony held only at the grave, with family and friends gathered for the committal. It combines the dignity of a service with far lower funeral home costs, and pairs naturally with direct burial.

4 Entombment

Placement in an above-ground crypt within a mausoleum, instead of in-ground burial. Crypt prices are usually higher than a grave, but there is no vault to buy and no grave to open and close in the same way.

What the cemetery charges

This is where burial costs most often surprise families. Cemetery charges are separate from the funeral home's bill, and they are **not included** in the national median funeral costs you will see quoted.

Item	What it is
Plot (interment right)	The right to be buried in a specific grave. Prices range from a few hundred dollars in rural cemeteries to many thousands in major cities.
Opening & closing	Digging and refilling the grave, often with higher rates at weekends. Commonly a four-figure charge in its own right.
Outer burial container	A concrete vault or grave liner that stops the ground from settling. No state law requires one, but most cemeteries do. The national median vault price was $1,695 in 2023 (NFDA).
Headstone or marker	Bought separately, plus foundation or installation fees. Cemeteries set rules on size, material, and style.
Endowment / perpetual care	A one-time fee toward long-term upkeep of the grounds.

Veterans: a benefit often missed

Eligible veterans can be buried in a VA national cemetery at no cost to the family — including the gravesite, opening and closing, a grave liner, a government headstone or marker, and perpetual care. Spouses and dependents may also be eligible. Veterans buried in a private cemetery can still receive a free government headstone, marker, or medallion. Keep the veteran's discharge papers (DD-214) somewhere easy to find.

Buying a plot secondhand

Families often own plots they no longer need, and resale plots can cost far less than buying direct from the cemetery. Before you buy, confirm with the cemetery that the plot can be transferred, what transfer fee applies, and whether opening, closing, and a vault must be bought through them.

PART ONE · SECTION THREE

Greener & Alternative Choices

03

A growing number of families want a farewell that is gentler on the earth — or simply different from the traditional options. Three alternatives now have real availability in the United States, and a fourth, body donation, has quietly helped families for generations.

Green (natural) burial

Legal in every state · rules vary by cemetery

The body is buried without embalming (or with non-toxic methods), in a biodegradable casket or a simple shroud, and without a concrete vault — allowing natural decomposition and, in many places, restoration of the land. Graves are often marked with a native plant, a flat stone, or GPS coordinates rather than an upright monument.

The Green Burial Council recognizes three kinds of cemetery: **hybrid** (a conventional cemetery with a green section), **natural** (the whole cemetery follows green practices), and **conservation** (burial helps fund the permanent protection of land). Green plots typically range from about $500 to $5,000. With a funeral home's professional services added, a green burial commonly totals $2,500 to $4,000 — and families who handle more themselves can spend under $1,000.

Water cremation (aquamation)

Legal in 26 states (CANA, March 2026)

Also called alkaline hydrolysis, this uses water, an alkaline solution, heat, and pressure instead of flame. It uses far less energy than flame cremation and produces no direct emissions. The family receives white ashes, just as with flame cremation — typically more of them — so every memorial option remains open. Expect roughly $2,500 to $4,500 for a standard arrangement, with direct water cremation from around $1,000 to $1,500 in some areas. Legal does not always mean available locally, so check for a provider near you.

Human composting (natural organic reduction)

Legal in 14 states

The body is placed in a vessel with wood chips, alfalfa, and straw, where natural microbes gently transform it into soil over several weeks. Each person becomes about a cubic yard of nutrient-rich soil, which the family can take home for a garden or donate to conservation land. Most providers charge between $4,000 and $5,500, with some full-service packages higher.

Legal in: Washington, Colorado, Oregon, Vermont, California (in effect from 2027), New York, Nevada, Arizona, Maryland, Delaware, Minnesota, Maine, Georgia, and New Jersey. Facilities are still limited, and bodies are often transported to a provider in another state — they must not be embalmed.

Whole-body donation

Available nationwide

Donating the body to a medical school or research program helps train doctors and advance medicine. Many programs cover transportation and cremation at no cost, returning the cremated remains to the family once studies are complete — often after several months, sometimes longer. Register in advance, and know that acceptance is decided at the time of death, so keep a backup plan in place.

How the options compare

Option	Embalming	Vault	What the family receives	Typical cost
Flame cremation	Not required	No	Ashes	$495–$3,000+ (direct)
Water cremation	Not required	No	Ashes	$2,500–$4,500
Human composting	Not permitted	No	Soil	$4,000–$5,500+
Green burial	Not used	No	A natural grave	<$1,000–$4,000
Conventional burial	Usual with viewing	Usually required	A grave or crypt	$8,300+ plus cemetery

Sources: US Funerals Online directories and state guides (2026); CANA; NFDA 2023 General Price List Study. Prices vary widely by location and provider.

USF **Green Burial Directory**
Natural burial grounds & providers, state by state.
GO →

USF **Water Cremation Directory**
Aquamation providers, prices & where it is legal.
GO →

PART ONE · SECTION FOUR

What It Really Costs

04

Funeral and cremation prices vary more than almost any other purchase you will make. The very same direct cremation can cost a few hundred dollars with one provider and several thousand with another, just a short drive away.

That variation is not a sign that the costlier provider offers more care or dignity. It usually reflects overheads, packaging, and how aggressively a business markets itself. Understanding where the money goes is the single best protection against overpaying.

Why the advertised price is rarely the final price

An eye-catching low price in an advertisement often covers only part of the service. Several other items are genuine and usually unavoidable — and they are frequently added afterwards:

- Transporting the person into the provider's care
- Basic professional services and refrigeration or holding
- The cremation container, or the casket for burial
- Filing permits and obtaining certified copies of the death certificate
- The crematory fee, if a third-party crematory is used
- For burial: every cemetery charge listed in Section Two

None of this means a provider is being dishonest — but it does mean a headline number tells you very little. Always ask for the **complete, all-in total** for the exact service you want, in writing.

Where a traditional funeral's money goes

The national median cost of a funeral with viewing and burial was **$8,300** in 2023, rising to **$9,995** with a vault (NFDA) — before the plot, opening and closing, or a headstone. The largest single items were the funeral home's non-declinable basic services fee (median $2,459) and a metal casket (median $2,500). Embalming, the hearse, and use of the facilities for the viewing and service make up much of the rest.

Skip the guesswork — see the published price

Every DFS provider price and direct phone number, listed state by state.

PAGE 25

What each path typically costs

Nationally, a simple direct cremation runs $700 to $3,000 or more. Through the DFS network it is **$495 – $1,495 in most metro areas**; the other figures are typical national ranges.

DFS NETWORK PRICE

Direct cremation

$495 – $1,495

most metro areas

Cremation with a memorial

$2,500 – $5,000+

adds a gathering

Traditional funeral & cremation

$6,000 – $8,000+

viewing & full service

Direct burial

Low thousands

plus cemetery charges

Traditional funeral & burial

$8,300 – $9,995

median · plus cemetery

Green burial

<$1,000 – $4,000

including plot

DFS network prices are flat and all-inclusive, and rise to around $2,000 — occasionally beyond — in a small number of areas. Other ranges vary widely by location and provider.

Eight ways to avoid overpaying

- Get the **total, itemized price in writing** before you commit to anything.
- Compare two or three providers; prices for the same service vary widely.
- Ask which items are legally required, and decline what you do not need.
- Buy an urn or casket wherever you like — never only from the provider.
- Skip embalming unless you want a public viewing; refrigeration is an accepted alternative.
- Ask the cemetery for its full charges before choosing a plot.
- Be cautious of packages that bundle in extras you may not want.
- Remember that a higher price does not buy more dignity or care.

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Cremation costs in your state

Average and lowest-known prices for all 50 states and DC.

GO →

PART ONE · SECTION FIVE

Know Your Rights: The Funeral Rule

05

When you arrange a funeral or cremation, a federal law works quietly in your favor: the Funeral Rule, enforced by the Federal Trade Commission. It exists for one reason — to make sure you can shop calmly, compare honestly, and buy only what you want.

The Funeral Rule means you can:

- ✓ **Buy only the goods and services you want** — you never have to accept a package to obtain a single item.
- ✓ **Get price information over the phone** — a provider must share prices when you ask.
- ✓ **Receive an itemized General Price List** from any funeral home you visit, so you can compare like for like.
- ✓ **See casket and outer burial container price lists** before you are shown the products.
- ✓ **Use a casket or urn bought elsewhere**, with no handling fee, and without having to be present when it is delivered.
- ✓ **Decline embalming** in most circumstances. No state requires it when burial or cremation takes place promptly.
- ✓ **Use an alternative container for cremation** — no state law requires a casket.
- ✓ **Be told the truth about the law.** If a provider says an item is legally required, it must identify the law in writing.
- ✓ **Receive a written, itemized statement** of everything you have agreed to buy before you pay.

What this means for you

In short: you are in control. A trustworthy provider will welcome these rules, because clear pricing is simply good service. If a provider is vague about costs, steers you toward more expensive choices, or makes you feel rushed, treat that as your signal to look elsewhere.

The Funeral Rule applies to funeral homes; cemeteries and third-party sellers are generally governed by state law. Federal and state requirements can change, and some steps are governed by the law of your state. For the current rules, see the Federal Trade Commission at ftc.gov.

USF

The FTC Funeral Rule, explained

Your rights, the General Price List, and what to do if they are broken.

GO →

PART TWO · SECTION SIX

Products & Services

06

Beyond the main arrangement, there are many things you may be offered — or want to find for yourself. Here is a brief, honest guide to each, and what to know before you buy.

Cremation urns

CREMATION

A full-size urn for an average adult holds about 200 cubic inches (a rule of thumb is one cubic inch per pound of healthy body weight). Keepsake urns hold a small portion for sharing between family members. Urns range from under $100 online to several hundred for crafted pieces; the national median urn price at funeral homes was $295 (NFDA 2023). You may buy one anywhere.

Caskets & alternative containers

BURIAL

Caskets range from under $1,000 for simple wood or cloth-covered models to $10,000 and beyond; the median metal casket was $2,500 (NFDA 2023). Retailers and online sellers often charge far less, and the funeral home must accept them. For a viewing before cremation, ask about a rental casket. Green burials use biodegradable caskets or shrouds.

Cemetery plots, crypts & niches

BURIAL

A plot is a right of interment, governed by the cemetery's own rules. A columbarium niche — a small wall compartment for an urn — is a lower-cost option for cremated remains. Ask for the full schedule of charges and any restrictions on vaults, markers, and decorations before you buy.

Headstones & markers

MEMORIAL

Flat markers can start at a few hundred dollars; upright monuments typically run into the thousands. Independent monument dealers are often less expensive than the cemetery, but check the cemetery's size and material rules and its installation or foundation fees first. Eligible veterans can receive a government marker free of charge.

Flowers

SERVICE

Casket sprays, standing wreaths, and arrangements can be ordered directly from a local florist, which is usually less expensive than ordering through a provider. Many families now ask for donations to a meaningful cause "in lieu of flowers." Some green cemeteries limit non-native plants.

Cremation keepsakes & jewelry

MEMORIAL

A small portion of ashes can become a pendant, a ring, hand-blown glass art, a memorial diamond, or even part of an ocean reef. Prices range from under $100 for simple pendants to several thousand dollars for memorial diamonds. Ask how much of the ashes is needed and how long production takes.

Celebrants & officiants

SERVICE

A celebrant creates and leads a personal ceremony, religious, interfaith, or entirely secular, anywhere you choose. Many are trained and certified by recognized celebrant programs. They are a natural fit for celebrations of life held after a direct cremation. Fees vary, so ask what is included.

Death doulas

SUPPORT

End-of-life doulas offer non-medical companionship and practical support to a dying person and their family — from legacy projects and vigil planning to guidance after death. They complement hospice rather than replace it. Rates typically run $25–$150 an hour, or $500–$5,000 for a package. There is no state licensing, so ask about training.

Digital memorials & obituaries

MEMORIAL

Newspaper obituaries are often priced by the line and can cost hundreds of dollars. Free online memorial pages, funeral home tribute walls, and livestreamed services let distant friends share memories. Social platforms can memorialize an account if you name a legacy contact in advance.

Scattering & keeping ashes

CREMATION

Ashes can be kept at home, buried, placed in a niche, or scattered. On private land, get the owner's permission; on public land, check local rules. Scattering at sea must take place at least three nautical miles from shore, with a report to the EPA within 30 days. Many families divide ashes between several of these options.

USF

Find a death doula

1,600+ end-of-life doulas listed by state and city.

GO →

USF

Headstones & markers guide

What to consider before you buy a grave marker.

GO →

PART TWO · SECTION SEVEN

Choosing a Provider You Can Trust

07

Price matters — but so does trust. You are placing someone precious in a provider's care, sometimes months or years before the service is needed. The good news is that trustworthy providers tend to share the same clear, recognizable qualities.

What a trustworthy provider looks like

- ✓ **Transparent pricing** — given freely, in writing, without you having to push for it.
- ✓ **Proper licensing** for your state, which they are happy to confirm.
- ✓ **A clear process** — they can explain each step, including whether cremation is done in-house or by a third party, and how each person in their care is identified and tracked.
- ✓ **A genuine track record** — a real address, history, and reviews you can verify.
- ✓ **A service-minded manner** — patient with questions, and never applying pressure.

Warning signs worth heeding

- ✕ Vague, evasive, or shifting answers about price.
- ✕ Pressure to decide quickly, or to buy more than you came for.
- ✕ Claims that embalming, a vault, or a particular casket is "required by law."
- ✕ Reluctance to put quotes or agreements in writing.
- ✕ No clear, reachable point of contact for when the time comes.

If something feels off, trust that instinct. A dependable provider will always give you room to think.

Questions to ask any provider

You do not need to be an expert — you only need to ask. Bring this short list to any conversation, in person or by phone. Clear answers are a sign of a provider worth trusting.

1. What is the **total, itemized cost** for the exact service I want — with nothing left out?
2. Is the cremation performed at **your own facility**, or by a third-party crematory?
3. How do you **identify and track** each person in your care, from start to finish?
4. Are you **fully licensed** in this state?
5. What exactly is **included** in this price — and what is not?
6. For burial: what will the **cemetery** charge, and do you coordinate with them?
7. How and when will the **ashes be returned** to the family?
8. If I pre-pay, how is my **money protected**, and is the plan refundable and transferable?
9. Who do I **contact, and how**, at the time of need?

> *A good provider is never troubled by a thoughtful question — they expect it, and they answer it plainly.*

Start with a provider that already publishes its price
The DFS network price list — metro, flat fee, and the number to call.
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USF **Compare cremation providers**
How the national cremation brands compare on price and transparency.
GO →

PART THREE · SECTION EIGHT

The Case for Planning Ahead

08

You can make arrangements at the time of need, and many families do. But planning ahead — even just doing the research and writing down your wishes — is one of the kindest things you can do for the people you love.

Why a little preparation matters

- ✓ It lifts a heavy burden from your family at the worst possible moment, when they are grieving and least able to compare prices calmly.
- ✓ It ensures your wishes are actually followed — a will is often not read until after arrangements are made, so it is not the place to record funeral wishes.
- ✓ It allows unhurried decisions and honest price comparison, which guards against emotional overspending.
- ✓ If you choose to pre-pay, it can lock in today's prices — but always confirm the plan is refundable and transferable first.

Worth thinking through — and writing down

Burial, cremation, or a greener alternative · whether you would like a funeral, a memorial, or a celebration of life, and what kind · what should happen with your ashes or where you would like to be buried · music, readings, and personal touches that matter to you · and how the costs will be paid.

Keep these notes with your advance directive and key documents (see the next section), and store them somewhere your family can easily find. Then share your wishes with one or two trusted people — a plan only helps if someone knows it exists.

> *Preparation is not a gloomy task. It is a quiet act of love that lets those you leave behind grieve freely, without a weight of decisions on their shoulders.*

Paying for it

There is no single right way to fund final arrangements. The common options, each with trade-offs:

Option	How it works	Watch for
Savings / payable-on-death account	A bank account that passes directly to a named person at death, outside probate.	You carry the risk if costs rise faster than the balance.
Pre-need plan	You choose and pay for services in advance with a specific provider.	Confirm it is refundable, transferable, and how the money is held (trust or insurance).
Final expense insurance	A small whole-life policy that pays a cash benefit to your beneficiary.	Total premiums can exceed the benefit if you live a long time.
Existing life insurance	A beneficiary uses part of the payout for the funeral.	Payouts take time; the family may need to cover costs first.

One gap most plans leave open

Almost every plan — written wishes, a pre-paid arrangement, a chosen local provider — quietly assumes the same thing: that death will happen at or near home.

Usually it does. But a great many people spend meaningful parts of the year elsewhere: visiting family across the country, wintering somewhere warm, traveling abroad, or living part of the year in another state. If a death happens far from home, a local plan cannot reach it, and the family is left arranging the one thing nobody prepares for — bringing someone home.

Why this catches families out

Standard travel insurance is built around living travelers: canceled trips, lost luggage, hospital bills. Repatriation of a person who has died is a different service entirely, and it is either excluded or narrowly capped in most policies. Medicare does not cover it. Nor, in most cases, does a pre-paid funeral plan bought at home. The result is a family, already grieving, negotiating with a funeral home in an unfamiliar place — sometimes in another language, sometimes across a time difference — while costs mount daily.

This is a solvable problem, and it is inexpensive to solve. Section Ten explains how.

PART THREE · SECTION NINE

Advance Directives & Legacy Planning

09

Funeral wishes are one part of a larger picture. A few documents, completed while you are well, make sure your medical wishes are honored, the right person can act for you, and nothing important is lost — from bank accounts to family stories.

Advance directive

Usually two documents in one: a **living will**, recording the medical treatment you would or would not want, and a **healthcare power of attorney** (or healthcare proxy), naming someone to make decisions if you cannot. Each state has its own free forms and witnessing rules. Give copies to your agent and your doctor.

POLST / MOLST

For people with a serious illness, a portable medical order signed with a doctor, which tells emergency teams what treatment you want. It works alongside an advance directive rather than replacing it.

Who arranges your funeral

By default, the right to make funeral decisions follows next-of-kin order set by state law. Many states let you name a **designated agent** for your final arrangements — useful if your chosen person is not your closest relative, or to avoid family disagreement.

Will, trust & guardians

A will names an executor, distributes property, and names guardians for minor children. A living trust can help assets pass without probate. Neither is the right place for funeral wishes, which may not be read in time.

Beneficiary designations

Life insurance, retirement accounts, and payable-on-death or transfer-on-death accounts pass to the people named on the account — not by your will. Review them after marriage, divorce, or a death in the family.

Your digital legacy

List your important accounts and how to access them, and use the built-in tools: Apple's Legacy Contact, Google's Inactive Account Manager, and Facebook's legacy contact. A password manager with emergency access keeps everything in one place.

Leave more than paperwork

Many people also write a **legacy letter** (sometimes called an ethical will) — a personal note sharing values, memories, and hopes for the people they love. Recorded stories, annotated photo albums, and favorite recipes become treasured keepsakes. A death doula can help with these projects. Registering as an organ and tissue donor, and telling your family, is another lasting gift.

Your key documents list

When a death occurs, families spend hours searching for paperwork. Gather copies of these — or a note of where each one is kept — in a single folder, and tell your chosen person where to find it.

Identity & family

- [ ] Birth certificate
- [ ] Social Security number
- [ ] Marriage or divorce papers
- [ ] Military discharge (DD-214)
- [ ] Citizenship or naturalization papers

Wishes & legal

- [ ] Written funeral wishes
- [ ] Advance directive / POLST
- [ ] Will and any trust
- [ ] Powers of attorney
- [ ] Pre-need or burial plot contracts

Money & property

- [ ] Bank and investment accounts
- [ ] Life and final expense insurance
- [ ] Pensions and retirement accounts
- [ ] Property deeds and vehicle titles
- [ ] Debts, loans and credit cards

Everyday life

- [ ] Digital accounts and passwords
- [ ] Subscriptions and utilities
- [ ] Doctors, attorney, accountant
- [ ] People to notify
- [ ] Pets and their care

Tip: the death certificate

Families usually need several certified copies of the death certificate — for banks, insurers, Social Security, pensions, and property transfers. Ordering enough at the start (many families need five to ten) is quicker and cheaper than requesting more later.

PART THREE · SECTION TEN

When Death Happens Away From Home

10

A death more than a short drive from home turns a difficult day into a logistical ordeal. The DFS Travel Protection Plan exists to take that ordeal off your family entirely — for a single payment, once, for life.

$450

ONE TIME. FOR LIFE.

One enrollment fee. No renewals, no age-based increases, no medical assessment, and no age limit. Cover applies to unlimited travel, anywhere in the world, for as long as you live — and it does not require you to buy a funeral plan.

What the plan does

If death occurs 75 miles or more from your legal U.S. residence — anywhere in the United States or overseas — the plan takes over the arrangements and the costs. Your family makes one call. Everything else is coordinated for them. You choose which outcome the plan delivers:

Bring them home

Full mortuary repatriation — professional services, preparation for transport, a suitable shipping container, the airline fee, and transport from the arrival airport to your chosen local funeral home.

Cremation where they are

A direct cremation arranged at the place of passing, with all services and charges covered, and the cremated remains returned home to the family.

Also included: all professional services to help the family make arrangements, and one copy of the death certificate. A couple's plan is available at a reduced combined rate.

Who it is for — and what it costs to skip

The plan is worth considering if you or a parent travel internationally, spend winters in another state, visit family regularly across the country, or simply want the question settled.

The cost of arranging it yourself

Returning someone who has died to their home town is not a single fee. It involves a funeral director at the place of death, preparation and documentation, a certified shipping container, air freight, consular paperwork if the death is overseas, and a receiving funeral home at the other end. Families without cover routinely face bills running to **many thousands of dollars** — more still from overseas.

Good to know before you enroll

- Cover begins as soon as your enrollment form and payment are submitted — if you enroll while already away, it applies to your *next* trip.
- It is not travel insurance: it does not cover trip cancellation, medical treatment, hospital bills, or medical tourism.
- A viewing or ceremony requested at the place of passing is not included.
- A U.S. legal residence is required. Cover then applies worldwide.

Settle it now, once, for $450

Enroll online in a few minutes at **deathawayfromhome.com**. No medical questions, no age limit, and no funeral plan required.

Promo100off Readers of this guide save **$100 — $450 becomes $350**. Enter the code in the **Discount Code** field at checkout and click **Apply Code** before you pay.

Offer current at publication, September 2026 — check deathawayfromhome.com for the latest.

USF **Funeral shipping & repatriation, explained**
What to do when a death occurs away from home, in the U.S. or overseas.
GO →

PUTTING IT ALL TOGETHER

Your Planning Checklist

A simple, unhurried path through the decisions in this guide. Work through it at whatever pace feels right.

- [ ] Decide between **burial, cremation, or a greener alternative** — and which type suits your wishes and budget.
- [ ] Write down your wishes for a **funeral, memorial, or celebration of life**.
- [ ] Note your preference for the **ashes or place of burial**.
- [ ] Research and **compare two or three providers** in your area.
- [ ] Ask each one for a **total, itemized price in writing** — and for burial, the cemetery's charges too.
- [ ] Confirm each provider's **licensing and process**.
- [ ] If pre-paying, confirm the plan is **refundable and transferable**.
- [ ] Complete an **advance directive** and name a healthcare agent.
- [ ] Name a **designated agent** for your final arrangements, if your state allows it.
- [ ] Review your **will and beneficiary designations**.
- [ ] Set up **digital legacy contacts** and list your accounts.
- [ ] Consider **travel protection** if you or a parent travel or winter away.
- [ ] Gather your **key documents** in one findable place.
- [ ] Tell **one or two trusted people** where everything is kept.

> *Every box you tick is one less decision your family will face on their hardest day.*

Tick the fourth box in about two minutes

Compare vetted local cremation providers and their published prices.

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MKS12

HOW WE CAN HELP

You have the knowledge. Now let us help you act on it.

Everything in this guide — comparing real prices, asking the right questions, knowing your rights — becomes far easier with the right starting point. Three services, one purpose: helping families make informed, affordable choices without pressure.

USFuneralsOnline
CONNECTING PEOPLE WITH FUNERAL SERVICES NATIONWIDE

Independent guidance since 2003. Search **20,500+ funeral homes**, read state-by-state cremation cost guides, and find green burial grounds, water cremation providers, and death doulas near you.

us-funerals.com →

DFS Memorials

A network of reputable, affordable cremation providers covering **97 metro areas in 41 states**. Every price is the flat, all-inclusive fee, shown before you call. Free advice line: **(800) 548-7310**.

dfsmemorials.com →

Death Away From Home

The DFS Travel Protection Plan: **one payment of $450, cover for life**, anywhere in the world. Readers of this guide save $100 with code **Promo100off**.

deathawayfromhome.com →

However you choose to move forward, we hope this guide has brought a little more clarity, and a little more calm, to decisions that deserve both.

Direct cremation prices by state

Every price below is the provider's flat, all-inclusive fee for a simple direct cremation — the figure DFS Memorials publishes before you call. Each listing shows the primary metropolitan area served; most providers also cover the surrounding counties from the same number.

Prices verified September 2026 and may change. Always confirm the current total in writing before you commit. Some outlying counties are served at a different rate — ask when you call. Full network and additional cities at dfsmemorials.com.

Alabama — AL

Huntsville	$995	(256) 269-2255
Montgomery	$995	(334) 336-4866
Birmingham	$1,195	(205) 206-7785
Mobile	$1,300	(251) 306-6601

Arizona — AZ

Phoenix	$950	(602) 638-1151
Tucson	$1,180	(520) 200-7742

Arkansas — AR

Little Rock	$795	(501) 203-9717
Fayetteville, AR	$950	(479) 259-2818

California — CA

Los Angeles	$1,045	(323) 285-4711
San Bernardino	$1,045	(909) 285-1141
Monterey	$1,346	(831) 216-1150
San Diego	$1,446	(619) 268-1962

Colorado — CO

Denver	$995	(303) 214-9053

Connecticut — CT

Hartford	$2,000	(860) 215-2301

Delaware — DE

Wilmington	$1,295	(302) 207-7033

District of Columbia — DC

Washington, DC	$1,395	(202) 750-9155

Florida — FL

Miami	$765	(305) 901-2403
Orlando	$995	(407) 710-8865
Jacksonville	$1,095	(904) 395-7939
Pensacola	$1,095	(850) 290-5525
Daytona Beach	$1,195	(386) 319-0779

Georgia — GA

Atlanta	$795	(404) 445-0239
Atlanta Suburbs	$1,295	(770) 954-6424
Augusta	$1,495	(706) 250-7707

Illinois — IL

Peoria	$1,095	(309) 237-4344
Chicago West Suburbs	$1,295	(630) 438-3656
Rockford	$1,295	(815) 296-3544
Southern Illinois	$1,895	(618) 887-0006

Indiana IN

Indianapolis	$850	(317) 207-6929
Fort Wayne	$1,050	(260) 366-6686
Northwest Indiana	$1,125	(219) 200-0123

Iowa IA

Des Moines	$895	(515) 200-2959
Davenport	$1,095	(563) 208-6898
Cedar Rapids	$1,295	(319) 208-6119
Mason City	$1,305	(641) 435-1809
Sioux City	$1,505	(712) 227-4987

Kansas KS

Overland Park	$845	(913) 210-0212
Wichita	$1,295	(316) 202-7060

Kentucky KY

Louisville	$850	(502) 219-4474
Lexington	$950	(859) 568-3131
Bowling Green	$995	(270) 216-0411
Ashland, KY	$1,175	(606) 268-0851

Louisiana LA

Baton Rouge	$1,495	(225) 224-0966
New Orleans	$1,640	(504) 215-8264
Shreveport	$1,695	(318) 431-3929

Maine ME

Portland, ME	$1,195	(207) 605-7107

Maryland MD

Baltimore	$1,395	(410) 670-4730

Massachusetts MA

Springfield, MA	$895	(413) 407-6920
Boston	$1,195	(617) 609-8801

Michigan MI

Grand Rapids	$1,099	(616) 348-8474
Kalamazoo	$1,099	(269) 254-9525
Lansing	$1,099	(517) 366-5499

Mississippi MS

Southaven	$1,295	(662) 235-1997

Missouri MO

Kansas City	$845	(816) 366-8889
St. Louis	$1,095	(314) 200-2604
Columbia, MO	$1,245	(573) 206-8303

Nebraska NE

Omaha	$1,070	(402) 200-4454

Nevada NV

Las Vegas	$995	(702) 323-4558

New Hampshire NH

Manchester	$1,195	(603) 316-2051

New Jersey NJ

Northern New Jersey	$995	(201) 293-7900
South Jersey	$1,425	(856) 208-7975

New Mexico NM

Las Cruces	$750	(575) 224-6244

New York NY

New York City	$495	(212) 381-6243
Hudson Valley	$895	(845) 394-5664
Long Island	$945	(516) 406-8141
Buffalo	$1,395	(716) 202-8600
Binghamton	$1,595	(607) 213-8434

North Carolina NC

Charlotte	$995	(704) 233-7037
Wilmington, NC	$995	(910) 212-6383
Raleigh	$1,196	(919) 213-7889
Greenville, NC	$1,295	(252) 203-0044

Ohio OH

Cleveland	$825	(216) 530-8883

Oklahoma OK

Oklahoma City	$1,050	(405) 252-1831

Oregon OR

Portland, OR	$995	(503) 404-3992

Pennsylvania PA

Pittsburgh	$695	(412) 203-5809
Philadelphia	$1,295	(215) 310-0777
Erie	$1,395	(814) 208-5272
Harrisburg	$1,395	(717) 207-8252
Allentown	$1,495	(610) 273-8022

South Carolina SC

Charleston, SC	$950	(843) 994-5899

Tennessee TN

Chattanooga	$795	(423) 216-7535
Nashville	$1,050	(615) 236-8763
Clarksville	$1,195	(931) 219-2701
Memphis	$1,295	(901) 207-8564

Texas TX

Dallas	$845	(214) 380-4964
Waco	$845	(254) 221-6609
College Station	$895	(979) 267-6968
Houston	$895	(713) 309-6059
Austin	$995	(512) 253-1110
San Antonio	$995	(210) 460-1911
El Paso	$2,575	(915) 201-2446

Utah UT

Salt Lake City	$1,467	(801) 396-7538

Virginia VA

Northern Virginia	$1,365	(703) 997-9323
Virginia Beach	$1,650	(757) 304-6533

Washington WA

Seattle	$995	(206) 745-9744

West Virginia WV

Martinsburg	$1,795	(304) 202-3816

Wisconsin WI

Milwaukee	$1,395	(414) 369-3608

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Connecting people with funeral services nationwide — with clarity every step of the way.

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DFS free advice line **(800) 548-7310**

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