

# The Active Consumer

## Paying Final Respects: Your Rights When Buying Funeral Goods And Services

(NAPS)—When a loved one dies, grieving family members and friends are often confronted with dozens of decisions about the funeral that must be made quickly and often under great emotional stress.

What kind of funeral should it be? What funeral provider should you use? Should you bury or cremate the body, or donate it to science? What are you legally required to buy? What about the availability of environmentally friendly or “green” burials? What other arrangements should you plan? And, practically, how much is it all going to cost?

Each year, people grapple with these and many other questions as they spend billions of dollars arranging funerals for family members and friends.

Many funeral providers offer various “packages” of goods and services that make up different kinds of funerals. The Federal Trade Commission, the nation’s consumer protection agency, wants you to know that when you arrange for a funeral, you have the right to buy goods and services separately. That is, you do not have to accept a package that may include items you do not want.

### The Funeral Rule

The Funeral Rule, enforced by the FTC, makes it possible for you to choose only those goods and services you want or need and to pay only for those you select, whether you are making arrangements after a death occurs or in advance. The Rule allows you to compare prices among funeral homes, and makes it possible for



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you to select the funeral arrangements you want at the home you use.

### Here’s the Funeral Rule in brief:

- You have the right to choose the funeral goods and services you want (with some exceptions).
- The funeral provider must give you a general price list (GPL) that states your right to choose the goods you want in writing.
  - If state or local law requires you to buy any particular good or service, the funeral provider must disclose it on the price list, with a reference to the specific law.
  - The funeral provider cannot refuse to handle a casket or urn you bought elsewhere—or charge you a fee to do that.
  - A funeral provider who offers cremations must make alternative containers available.
  - A funeral provider can’t charge for embalming you didn’t authorize unless embalming is required by state law.

For more information, visit [ftc.gov/funerals](http://ftc.gov/funerals).

### Did You Know?

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