

# Shopping for Funeral Services by Phone or Online



[consumer.ftc.gov](http://consumer.ftc.gov)

When a loved one dies, family members and friends often need to make decisions about a funeral quickly and under emotional stress. If your loved one dies in another state, or you can't meet in person for any reason, you may need to plan a funeral by phone or online. Here are some steps to help you make arrangements at a distance.

## ► Learn About Funeral Homes in the Area

- Find local funeral homes that offer the type of service you want, whether that's a simple cremation, a traditional funeral, or something else.
- Search for information online. Many funeral homes have websites with information about their services and pictures of their facilities. Some include price information and let you make arrangements online.
- See what people say about their experiences with a funeral home. Search online for a business' name, plus words like "complaint" or "review."
- Make a list of several funeral homes to contact. You may find similar services and items for a lower price if you comparison shop.

## ► Call Funeral Homes and Ask for Information

- Funeral homes must answer questions over the phone about what they offer and their prices.
  - » When you ask a funeral home about a service — for example, direct cremation — ask what's included in the price.
  - » Ask if there will be other costs, like for transportation, death certificates, or obituaries.
  - » They should let you take your time. It's ok to ask them to slow down, explain, or repeat something.
- Ask a funeral home to send you an email or text with information about prices, services, and merchandise. Funeral homes aren't required to send the information, but many will be happy to.

- If you don't want to go in person, tell a funeral home you want to make plans without visiting. If a funeral home won't send you information about prices, services, and merchandise, find a different business.
- You can buy a casket, cremation container, or urn online — or somewhere else — to use at a funeral home. The funeral home can't charge a fee for using your item.
- You might have to pay fees because of state or local laws. A funeral home must list items required by law and their cost on the written statement it gives you.
- Some funeral homes offer discounted package funerals, but you don't have to buy a package that includes items you don't want. Ask about itemized prices. The funeral home must let you buy only the services you want and need.

## ► Before You Accept the Arrangements, Ask for a Written Statement

A funeral home must give you an itemized list of the services and merchandise you choose and the price for each item. Ask the funeral home to send the statement by email or text. Check it and make sure the funeral home agrees to any changes or corrections before you agree to use the funeral home's services.

## ► Get More Information

Learn more about funeral costs and shopping for funeral services at [ftc.gov/funerals](http://ftc.gov/funerals).

## ► Report Problems

If a funeral home won't answer your questions or give you the information you requested, look somewhere else. And please tell the FTC at [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov) and contact your state attorney general ([naag.org/our-work/center-for-consumer-protection/consumer-file-a-complaint](http://naag.org/our-work/center-for-consumer-protection/consumer-file-a-complaint)). Most states have a licensing board that regulates the funeral industry. Contact your state board or local Better Business Bureau ([bbb.org](http://bbb.org)) for information or help resolving a problem with a funeral home.

The FTC works to stop deceptive and unfair business practices and scams, and to help consumers like you recognize and recover from them. Sign up for email updates at [ftc.gov/ConsumerAlerts](https://www.ftc.gov/ConsumerAlerts).

Report fraud, scams, and bad business practices to the FTC at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov). The FTC uses and shares reports with law enforcement partners to help with investigations.



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