MilitaryFinalExpense

FREE WORKSHEET

Military funeral budget worksheet

From a price list to the amount a policy needs to cover

Fill this in with a written price list in front of you. Use pencil, and redo it each year.

Step 1: what the funeral home would charge

Line	Amount	Where to find it
Basic services fee	$	General price list
Transfer and care	$	General price list
Viewing or visitation	$	General price list
Casket or urn	$	Casket and outer container price list
Service, staff and hearse	$	General price list
Total, funeral home	$	Add the lines above

A check: the 2023 national median was **$8,300** for viewing and burial and **$6,280** for viewing and cremation, before cemetery costs.

Step 2: the cemetery

If an eligible veteran or spouse will be buried in a VA national cemetery, the gravesite and marker come from the VA and this line is **$0**. For a private cemetery, ask for the plot, the opening and closing, and the marker.

Cemetery charges, if private

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 3: last bills and travel

Medical balances

Credit cards and loans

Travel for relatives

First month of household costs

Step 4: what you already have

Cash you could reach within a week

A small policy you already hold

A prepaid funeral contract that is paid in full

Step 5: the gap

1. Add Steps 1, 2 and 3. This is the total cost.
2. Add the lines in Step 4. This is what you already have.
3. Subtract the second number from the first. This is the gap.
4. Round the gap up to a plan size, such as the next $1,000 or $5,000.

> Example: $8,300 + $0 + $2,000 - $3,000 = $7,300. A $7,500 policy would cover that gap. Your numbers will differ.

Step 6: who is named

Policy owner

Beneficiary and a backup

Where the policy is kept

Date reviewed

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> The VA burial allowance is left out on purpose. It repays after a claim and its amounts change.

Sources

- NFDA: funeral cost statistics
  nfda.org/news/statistics
- FTC: Shopping for funeral services
  consumer.ftc.gov/articles/shopping-funeral-services
- VA: Eligibility for burial in a VA national cemetery
  www.va.gov/burials-memorials/eligibility/
- VA: Veterans burial allowance and transportation benefits
  www.va.gov/burials-memorials/veterans-burial-allowance/

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