ArmyFinalExpense

FREE WORKSHEET

Army funeral budget worksheet (PDF)

Total the funeral bill and find the amount a small policy would need to cover

Start with the funeral home's itemized price list. Round up where you are unsure.

Step 1: list the costs

Line	What to enter	Where to find it
A	Funeral home services: basic fee, care of the body, viewing, ceremony	The funeral home's itemized price list
B	Casket, or cremation and an urn	The same price list
C	Cemetery items: plot, opening fee, niche, marker	A cemetery quote, or zero if a VA national cemetery is confirmed
D	Family travel	Your own estimate
E	Last bills: medical balance, credit cards, utilities	Recent statements

A. Funeral home services

B. Casket or cremation and urn

C. Cemetery items

D. Family travel

E. Last bills

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

F. Total of A to E

Step 2: subtract what is already there

G. Cash the family can reach within a week

H. Existing coverage that pays promptly

> Leave the VA burial allowance out of G. It repays after a claim, and only when the veteran meets the VA conditions.

Step 3: find the amount to cover

I. Amount to cover: F minus G minus H

J. Round up to the next $1,000 or $5,000

$8,300

National median, funeral with viewing and burial, 2023
NFDA. A funeral with viewing and cremation was $6,280. Neither includes cemetery costs.

Price line J, and the next size up, before you decide. Never cancel old coverage until a new policy is in force.

Sources

- NFDA: 2023 median cost of a funeral
  content.nfda.org/news/media-center/nfda-news-releases/id/8134/2023-nfda-general-price-list-study
- FTC: The Funeral Rule
  consumer.ftc.gov/articles/ftc-funeral-rule
- VA National Cemetery Administration: Burial and memorial benefits
  www.cem.va.gov/burial_benefits/

Ready to see real prices? Ask for a free quote from a licensed agent.

armyfinalexpense.com/quote or call (888) 635-3511

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