AirForceFinalExpense

FREE WORKSHEET

Funeral budget worksheet for Air Force families

From a funeral estimate to a coverage amount

Write the cost of each line for one person, then for a spouse. Round to the nearest $100. The last line is the amount to price.

Step 1: The costs

Line	Person 1	Person 2	Where to find it
A. Funeral home services and preparation			The General Price List, in writing
B. Casket or urn			The General Price List
C. Viewing, service and flowers			The funeral home and the florist
D. Private cemetery costs			Plot, opening, marker. Write 0 for a VA cemetery
E. Family travel			Your own estimate
F. Last bills and cards			Recent statements
G. Total costs (A to F)			Add the lines above

> NFDA 2023 national medians, before cemetery costs: $8,300 for a viewing and burial, $6,280 for a viewing and cremation. Use them only until you have a written price.

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 2: What comes off

Line	Person 1	Person 2	Notes
H. VA burial allowance you expect			Only in certain cases. Write 0 if unsure.
I. Cash you will set aside			Count only what you will spend
J. Gap to cover (G minus H minus I)			This is the amount to price

Step 3: Ask the funeral home three questions

1. Can I have the General Price List and a written estimate today?
2. Which items are optional, and what happens to the price if I decline them?
3. Will you accept payment from a life insurance claim, and how quickly?

Step 4: Write it down

The amount to price for me

The amount to price for my spouse

The person who will keep this page

Sources

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

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