Checklist for Grading a GPL

(you should keep the FTC publication "Complying with the Funeral Rule" with you while you grade)

- 1. Does it have a current date?
- 2. Does it carry the required disclosure beginning "The goods and services show below are those we can provide to our customers?"
- 3. Does it show the Basic Services of Funeral Director and Staff?
 - a. Does the basic service fee follow the FTC's wording?
- 4. Is the price of embalming listed?
 - a. is the disclosure beginning "Except in certain special cases, embalming is not required by law," listed?
 - b. Is embalming *ever* required by law in your state (and yes, you should know this)? If not, ask the funeral home why it does not simply state "embalming is not required by law."
- 5. Are the prices for "Other Preparation of the Body" listed?
 - a. are the services described?
 - b. is there a "disinfection" or "sanitary care" fee listed? Does it appear to be mandatory (which is illegal)?
- 6. Is the fee for transfer of remains (body pickup) listed?
- 7. Are the fees for the following listed?*
 - a. Facilities and Staff for Viewing/Visitation
 - b. Facilities and Staff for Funeral Ceremony
 - c. Facilities and Staff for Memorial Service
 - d. Staff and Equipment for Graveside Service
- *be sure these fees are listed similar to the above, and that the staff and facilities aren't being billed separately, unless you're in New York state.
- 8. Is the fee for a hearse listed?
- 9. Is the fee for a limousine/family car listed (if offered)?
- 10. Is the fee for a service car/flower truck listed (if offered)?
- 11. Is there a price range listed for caskets?
- 12. Is there a price range listed for outer burial containers?
- 13. Is there a charge listed for Forwarding of Remains?
 - a. are the services provided described?
- 14. Is there a charge listed for Receiving of Remains?
 - a. are the services provided described?
- 15. Is there a charge listed for Direct Cremation?
 - a. are the services provided described?
 - b. Is the alternative container disclosure listed?
 - c. Is the alternative container offered described?
 - d. Are the required options i) Direct Cremation with alternative container ii) Direct Cremation

with container provided by customer offered?

- 16. Is there a charge listed for Immediate Burial?
 - a. are the services provided described?
 - b. are the required options i) *Immediate Burial with casket provided by purchaser* ii) *immediate burial with minimum (or cloth-covered, etc.) casket* offered?
 - c. is there evidence of a built-in casket handling fee?

All other items you may see on the GPL — package deals, memorial books, etc. — are optional. Remember this, too: While there are 16 items required to be on the GPL, at a minimum, these are only required if the funeral home offers them. For example, if the funeral home does not offer facilities and staff for a viewing (and some budget funeral services forego this overhead in order to keep their prices down), then that funeral home needn't list it on the GPL.

This is not an excuse, however, for failing to list FTC-mandated options that the funeral home simply doesn't want to list. For example, if a funeral home offers cremation at all, it must offer direct cremation. Moreover, it must offer direct cremation with an alternative container. Likewise, funeral homes must offer immediate burial (and the requisite options) if they offer burial at all. The only funeral services that do not offer burial are cremation-only services.

Of course, there are gray areas when it comes to applying the Funeral Rule. Experience and talking with others will help you develop your own sense of judgment about these over time. You can always call FCA executive director Joshua Slocum with any questions you might have.