



How to Shop for Direct Cremation

There is a huge difference in prices charged by funeral homes, even those in the same neighborhood. You can save hundreds and even thousands of dollars by shopping around.

Every funeral home offers a package called Direct Cremation. It is the simplest and least expensive option. There is no embalming, no viewing and no service held in a funeral home.

In lieu of a viewing, you have a legal right to keep your loved one at home to say goodbye, giving family and friends the opportunity to see their loved one at peace and in a natural setting. Cooling is required after 48 hours, so if you want more time but no embalming, choose a funeral home that offers refrigeration or talk to us about how to keep the body cool at home. If you are interested in a home viewing and/or a home funeral, talk to us about how to prepare.

Since there's no body present, there's no need to have a memorial service in a funeral home. You can have a memorial service or celebration of life in any location (religious, restaurant, club, home, etc.), with no need to invite (or pay) the funeral director who arranged for the cremation. Cremation also takes away the time pressure, allowing you to take the time you need to plan a meaningful service at a convenient time.

You can arrange and pay over the phone so you don't need to visit the funeral home. This means location should not be a factor in making your choice. Using a funeral home that is out of town can save you *hundreds or even thousands of dollars*. It pays to shop around and it's easy because federal law requires funeral directors to give prices over the phone.

Remember the amount you spend on a funeral is in no way related to the love you felt for the person who died. Most funeral directors are compassionate, caring people, but they are also salespeople running for-profit businesses. Do not work with a funeral director who appeals to feelings of guilt, family pride or social pressure to persuade you to spend more.

Included in the Direct Cremation Package: Transporting the body from the place of death to the funeral home and the crematory, obtaining the disposition permit, arranging for the cremation, filing the death certificate, and returning the ashes locally in a simple container.

Additional charges may include: **Crematory Fee** (\$200—\$550 depending on crematory used), **Death Certificates** (generally \$25 for 1st and \$5 for each additional), **Disposition Permit** (\$5), newspaper charges for **Obituaries**, **Vault** (if required by cemetery), etc. In addition, funeral homes charge extra for: pick up from home (vs. hospital, nursing home), mailing ashes, mileage if outside regular service area (\$1.50 - \$5 per mile), and the optional upgraded urns, embalming, viewing, funeral or memorial service in funeral home etc.

These prices include an **Alternative Container** (card/fiberboard) and the **Crematory Fee**, assume the deceased is less than 250 lbs and being picked up from a home in Mercer County. A good faith effort was made to report accurately, but prices may change. Call to confirm.

Affordable Funeral & Cremation - Member Price	888-213-4090	\$785
Warner-Wozniak Funeral Service	973-779-4664	\$845
Attentive Crem Serv/Aloia Funeral Home	973-340-7077	\$886
Riverside Memorial Chapel - Member Price	609-771-9109	\$895
Direct Cremations (+mileage)	908-433-1776	\$975
All Faiths Cremation Service/Jaqui-Kuhn - Member Price	732-804-0295	\$1,095
Aftercare Cremation Services	732-605-4197	\$1,095
Fertig Funeral Home	856-478-2576	\$1,100
Gaita Memorial Home	973-256-2224	\$1,150
Apyre National Cremation Services/Chubenko	855-812-7973	\$1,250
Cremstar of New Jersey	800-802-0999	\$1,341
Ruby Memorial - Member Price	732-658-3289	\$1,595

FCAP Member Price = discounted price because you know what you want and it is simple! Make sure you understand exactly what is and is not included in Direct Cremation. Don't waste your or the funeral director's time by having an in-person visit or **you may lose your discount.**

Not a member? Become one by making a tax-deductible donation here funeralnj.org/donate

Contact us for free information and advice you can trust.

We are not associated with the funeral industry. We are a 501(c)(3) not-for-profit, education and advocacy organization dedicated to promoting informed advance planning for funeral and memorial arrangements.