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# Free Guide to Cremation Costs & Planning in Florida

A free guide for Florida seniors and their families

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## A Note Before You Start

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This guide is free. It will always be free. More Florida families choose cremation every year, and they ask me how to plan and pay for it. Here are honest answers.

This guide teaches you about cremation costs and how insurance can cover them. It is not a sales pitch. It does not recommend any specific product or company.

This is general information only. It is not legal, tax, or financial advice. Prices and rules change. Talk to a licensed professional about your situation.

## Chapter 1: Why More Floridians Choose Cremation

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Cremation is now more common than burial in Florida. There are a few reasons:

- It costs less than a traditional burial
- It is simpler to arrange
- Families are spread out -- cremation makes it easier to hold a service later
- It uses less land

There is no right or wrong choice. It is personal. This guide is for those who choose cremation or want to learn about it.

## Chapter 2: What Cremation Costs in Florida

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Cremation costs less than burial, but it is not free. Here is what makes up the cost:

**The cremation itself.** The crematory charges a fee. This is the basic service.

**The funeral home.** Even with cremation, a funeral home handles paperwork, transport, and the cremation container. They charge for their services.

**Extras (optional).** A memorial service, an urn, death certificates, an obituary. Each adds cost.

**What affects the price:**

- Direct cremation (no service) costs the least
- Cremation with a memorial service costs more
- Prices vary by city and by provider

I do not list specific prices here because they change and vary widely. Call two or three providers and compare. Under the federal FTC Funeral Rule, funeral homes must give you an itemized price list if you ask in person. Use it. Compare.

## Chapter 3: Direct Cremation vs. Cremation With a Service

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**Direct cremation.** No viewing, no ceremony at the funeral home. The cremation happens, and the ashes are returned to the family. Lowest cost. Many families then hold their own memorial at home, at church, or at the beach.

**Cremation with a memorial service.** The funeral home hosts a service. More cost, but some families want the structure.

**Cremation with a viewing first.** The body is present for a viewing, then cremated. Highest cost of the three. All three are cremation. The difference is how much ceremony you want.

## Chapter 4: How to Pay for It Ahead of Time

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Three main ways:

**1. Savings.** Set aside money in a bank account. Simple. But the money can get spent on other things. And it may not grow.

**2. Prepay the funeral home.** You pay the funeral home now for services later. This locks in today's prices. But your money is tied to that one funeral home. If you move, it gets complicated. In Florida, prepaid funeral money must go into a trust -- ask the funeral home to show you this in writing.

**3. Cremation insurance (final expense life insurance).** You buy a small life insurance policy. When you pass, it pays your family a lump sum. They use it for cremation and anything else. Your money is not tied to one funeral home. Your family chooses the provider.

Many of the seniors I help choose option 3. It is flexible. It covers more than just cremation. And the monthly cost is fixed.

## Chapter 5: What Cremation Insurance Is

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It is final expense life insurance, sized for cremation costs. Same product, different purpose.

- Pays \$5,000 to \$25,000 (you choose)
- No medical exam for most plans (ages 50-85)
- Monthly cost never goes up
- Does not expire as long as you pay
- Your family gets the money, usually within days to weeks

They can use it for cremation, a memorial, travel, bills -- whatever is needed.

## Chapter 6: Florida Rules You Should Know

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**You have the right to a price list.** The federal FTC Funeral Rule says funeral homes must give you an itemized price list when you ask in person. Use it. Compare.

**You do not have to buy a package.** You can buy only the items you want. The funeral home cannot force a bundle.

**Prepaid money must be trusted.** If you prepay a Florida funeral home, the money must go into a preneed trust or insurance. Ask for proof.

**Embalming is not required by Florida law** for direct cremation. If a funeral home says it is required, ask them to show you the law.

## Chapter 7: Talking to Your Family About It

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This is the hardest chapter. Most people avoid the conversation. Do not.

**Tell them what you want.** Burial or cremation? Service or no service? Write it down.

**Tell them how it is paid for.** "I have a policy. Here is where the paperwork is. Call this number."

**Tell them who is in charge.** Name one person to handle arrangements. Too many cooks causes fights during grief.

One conversation now saves your family weeks of guessing later.

## Chapter 8: Questions to Ask Any Agent or Funeral Home

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### For the agent:

1. Are you licensed in Florida? What is your license number?
2. Will my monthly cost ever go up?
3. Is there a waiting period?
4. How fast does the claim pay?

### For the funeral home:

1. Can I see your itemized price list?
2. What is included in direct cremation?
3. If I prepay, where does my money go? Show me in writing.
4. Is embalming required? (For direct cremation, it is not.)

## Chapter 9: What To Do Next

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**Step 1:** Decide: cremation, burial, or unsure. All are fine.

**Step 2:** If cremation, get price lists from two providers. Compare.

**Step 3:** Decide how to pay: savings, prepay, or insurance.

**Step 4:** If insurance, talk to a licensed agent. Get a quote. Free.

**Step 5:** Write down your wishes. Tell your family. Name one person in charge.

## About the Author

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This guide is educational. It does not recommend any specific insurance product, company, or funeral provider. Prices and rules change. This is not legal, tax, or financial advice.