NavyFinalExpense

FREE WORKSHEET

Navy final costs worksheet (PDF)

Add it up, subtract what you can reach, round up

Use quotes from two funeral homes, not guesses. Write every figure in pencil, so you can change it as you learn more.

Step 1: Start with a yardstick

National median, 2023 (NFDA)	Amount	Cemetery costs
Funeral with viewing and burial, metal casket	$8,300	Not included
Funeral with viewing and cremation, urn	$6,280	Not included

Your town may differ. The FTC Funeral Rule lets you ask for prices by phone and keep an itemized price list.

Step 2: Add the costs of your plan

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

Line	Quote A	Quote B
Funeral home basic services		
Casket or container, or urn		
Direct cremation, if chosen		
Shipping remains to the port or cemetery		
Cemetery, plot or opening and closing, if private		
Service, chapel and reception		
Death certificates and permits		
Travel for relatives		
Last bills and medical balances		
TOTAL		

> A VA national cemetery provides the gravesite, a headstone or marker and a burial flag to eligible veterans at no cost to the family. A burial at sea is performed by the Navy; the costs ashore are yours.

Step 3: Subtract what you can reach

Savings reachable within a week

A small policy already in force

Prepaid funeral contract, paid in full

VA burial allowance you can wait for (optional)

Step 4: Suggested coverage

Total from step 2, minus the lines in step 3, rounded up to the next $1,000.

Suggested coverage

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Step 5: Check the first two years

- A level plan pays in full from day one.
- A graded or guaranteed issue plan pays little for death from illness in its first two years.
- VA says VALife pays total premiums plus interest if death comes in its 2 year wait, then the full amount.

Money that pays in year one

Gap in the first two years

Who covers the gap

Sources

- NFDA: 2023 General Price List study
  content.nfda.org/news/media-center/nfda-news-releases/id/8134/2023-nfda-general-price-list-study
- VA: Burial allowance
  www.va.gov/burials-memorials/veterans-burial-allowance/
- FTC: The Funeral Rule
  consumer.ftc.gov/articles/ftc-funeral-rule
- VA: Veterans Affairs Life Insurance (VALife)
  www.va.gov/life-insurance/options-eligibility/valife/
- VA: Eligibility for burial in a national cemetery
  www.va.gov/burials-memorials/eligibility/

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