



Paying for Funeral Costs in Oregon

When a loved one dies, grieving family and friends often need to make many decisions quickly, and they may be wondering how or where they will find the money to pay for the funeral services. This guide has been created by the Oregon Mortuary and Cemetery Board to help funeral consumers as they look into their options for paying for the care of a loved one who has recently passed away, particularly when limited funds may pose a hardship.

Comparison Shop. Because of the nature of funeral services, consumers often do not treat this transaction in the same way that they would treat any other purchase. They may go to the funeral home closest to their home, or the only one whose name they can remember, or a funeral home that their family has used in the past. The cost of funeral services can vary widely, and consumers don't often look for the best price or the options that most closely match what they can afford. Under Federal Trade Commission rules, a funeral home must tell you their prices for goods and services over the phone if you ask. If a death has recently occurred or is imminent, call around to area funeral homes to inquire about prices before selecting a funeral home.

Financial Services

There are several companies that offer loans and other financial products specifically to fund funeral services. Talk to your bank, a loan company, or search the internet for more information.

Veteran Affairs Benefits

If the deceased person was a veteran or the spouse of a veteran, they may be eligible for certain benefits such as a cemetery plot and grave marker. Some veterans may also be able to receive a burial allowance to help pay for funeral expenses. Visit explore.va.gov/memorial-benefits or call the VA's Benefits line at 1-800-827-1000.

Social Security Death Benefit

A lump-sum benefit of \$255 may be available to the spouse or child of a deceased person who is eligible. Visit the Social Security website at www.ssa.gov or call 1-800-772-1213 for more information.

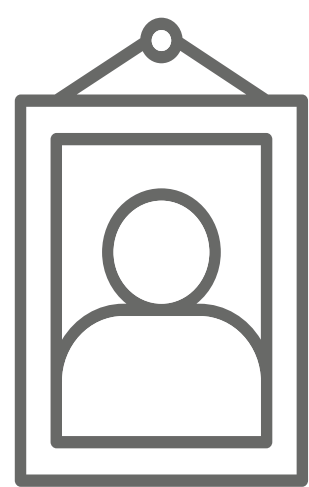
Union Benefits

If the deceased person was ever a member of a labor or trade union, the union may have certain benefits to help cover the cost of funeral services. Contact the union directly to find out if this is available to you.

Tribal Membership. If the deceased person was a member of an Alaska Native group or Native American tribe, there may be funds available to assist with the care of your loved one.

Contact the tribe or group directly to determine if this is an option. There are nine federally recognized tribes within the State of Oregon. Contact information for those nine is provided below, and contact information for tribes or native groups outside of Oregon can be found online.

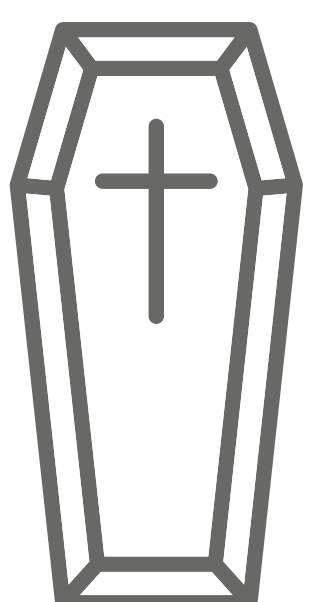
- **Life Insurance Policies.** These may be through the deceased person's employer, bank account, or as a stand-alone purchase. Try contacting the deceased person's employer to determine if this was a benefit of their employment, or look through the deceased person's papers to find out if they had a policy that you're unaware of.



- **Crowdfunding.** Many funerals are now financed through the collaborative donations of the deceased person's network of friends and family. Online services such as PlumFund, GoFundMe, YouCaring, FuneralFund, or others provide an easy way to collect donations towards funeral costs from friends and family who may be far away or unaware of the need for funds. Search online for more information on how crowdfunding a funeral service may work for you.



- **Body Donation.** Many people want their bodies "donated to science" after they pass away, and several public and private agencies in Oregon offer this service. If the deceased person did not arrange for this prior to their death, then the family may choose to pursue this after they pass away. Typically, the body will be cremated after use at no cost to the family and the ashes will be returned to the family. Search online for "Whole Body Donation" for more information on body donation programs near you or speak to a funeral director about the options available. Please note, not everyone is a candidate for body donation, and the length of time between death and donation may impact eligibility, so this is a decision that may need to be made quickly.



- **Compensation for Victims of Crime Fund.** If the deceased person was the victim of a crime that resulted in their death, the family may be eligible for compensation to assist with funeral expenses. This program is run through the Department of Justice. Visit www.doj.state.or.us/crime-victims for more information or to apply.

