VyRal

A LeakReceipts Field Guide

# LeakReceipts for Funeral, Estate & Elder Services

The Field Guide: where the money leaks, how to prove it, and how to close it

For: Funeral Service/Estate & Elder (Legacy)

by VyRal Dynasty

**LeakReceipts for Funeral, Estate & Elder Services** The Field Guide: where the money leaks, how to prove it, and how to close it

First edition, November 2026, revised 12 November 2026. Built from VyRal's lane research as it stood on 11 November 2026.

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**How every number in this book is labeled.**

- **VERIFIED** means the figure comes from a named, dated source, and the source is printed next to it.
- **CALCULATED** means it is arithmetic on verified numbers or on your own numbers, and the math is shown.
- **ESTIMATE** means a reasoned range, and it is always called one.
- **STRUCTURAL** marks a standing rule of the trade (a law, a contract term, how the paperwork works), not a market figure.
- **STILL BEING MEASURED** means VyRal has not verified a figure yet, so no number is printed.

If a number is not labeled, it is a blank for you to fill from your own paper.

**What this book is not.** This is education, not legal, tax, accounting or financial advice. Where a fix says a professional decides, a professional decides. Nothing here says that any company, customer or person did anything wrong. The fixes show you how to check your own paper and ask in writing.

**About how this book was made.** This book was assembled with AI from VyRal's sourced research on this trade and checked against those sources. AI can make mistakes. Before you act on a figure, check it against the source printed beside it. Rules and rates change, and every figure carries its date for that reason.

**Before you share any document with anyone, Vera included,** black out account numbers, Social Security numbers and anything else you would not hand a stranger.

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# The short answer for your trade

Whether you work in funeral service or help families with estate and elder planning, the number that matters most usually isn't the final bill — it's whether the pricing you're looking at actually followed the federal rules that are supposed to make it clear and itemized.

## Your leak map

Every leak this book covers, biggest first. The size grade is VyRal's research grade for how much money a leak tends to move in this trade. It is a grade, not a dollar figure. Your own paper sets the dollars.

| # | Leak | Size grade | Evidence | Fixes |
|---|---|---|---|---|
| 1 | Funeral Director Pay Benchmark | Significant | VERIFIED | 1 |
| 2 | Funeral Home Manager Pay Benchmark | Significant | VERIFIED | 1 |
| 3 | Self-Employment Tax — a practice that commonly clears the wage base | Significant | STRUCTURAL | 1 |
| 4 | FTC Funeral Rule — Itemized Pricing & Documented Non-Compliance | Major | STILL BEING MEASURED | 1 |
| 5 | Basic Services Fee — Non-Declinable But Capped at One Charge | Significant | STILL BEING MEASURED | 1 |
| 6 | Elder Law Attorney Fee Range | Significant | STILL BEING MEASURED | 1 |
| 7 | Estate Planning Cost Tiers by Complexity | Moderate | STILL BEING MEASURED | 1 |

Then there are 2 more leaks to check, each with its own fixes, in the chapter called More leaks to check.

# What people in your trade say hurts

Before we built a single fix, we went and read what people in this trade say out loud: forums, trade press, regulators' complaint files and court records. These are the pains that kept coming up, the ones with the most sources first. If one of them is yours, you're not imagining it.

## Chains buy the local home, keep the family name and price higher, while owners with no successor sell on the buyer's terms

Many independent owners have no one to take over, so they sell. The buyer often keeps the old family name on the sign and charges more. The owner who never valued the business ahead of time sells for whatever is offered.

*Found in 2 public sources; newest dated 2025-10-28. VERIFIED count from VyRal's public research log; the sources are listed at the back.*

## Estate and Medicaid planners quote one flat fee while the work grows from a will to a trust to an application

Clients start asking about a will and end up needing a trust, powers of attorney and a Medicaid application. When the fee was set for the first job, the extra hours go unbilled.

*Found in 2 public sources; newest dated 2026-08-03. VERIFIED count from VyRal's public research log; the sources are listed at the back.*

## Families overfund a funeral trust past their state's cap, or skip a required form, and lose Medicaid eligibility

An irrevocable funeral trust is a safe way to spend down for nursing-home Medicaid, but every state sets its own cap and paperwork. Put in too much, or leave out the goods-and-services statement, and the money can still count against the family.

*Found in 2 public sources; newest dated 2026-09-23. VERIFIED count from VyRal's public research log; the sources are listed at the back.*

# Get your paper together

Every fix in this book starts with paper, not memory. Memory rounds in the other side's favor. Paper doesn't.

Pull the last 90 days. Put it all in one folder, paper or phone, and label each piece with its date. Black out account numbers and Social Security numbers before you share anything with anyone.

**The paper that proves each leak:**

- Your contracts, invoices, statements, pay records and the messages around them.

**My folder checklist**

Last 90 days of statements or pay records _____

Every contract or agreement I work under _____

Every invoice, ticket or settlement for the same 90 days _____

The messages that changed a price, a scope or a date _____

# Leak 1: Funeral Director Pay Benchmark

Size grade: Significant · Evidence: VERIFIED

**What it is.** BLS median annual wage for morticians, undertakers, and funeral arrangers is $49,800 as of May 2024.

**Why it leaks.** This is the clean federal number to check pay against, distinct from funeral home manager pay, which runs meaningfully higher.

**The number to hold it against.** $55,010/year — median pay for morticians, undertakers and funeral arrangers, May 2025. Source: BLS Occupational Outlook Handbook, Funeral Service Occupations (SOC 39-4031), May 2025 data.

*VERIFIED · Primary — government or regulator*

> **Ask yourself:** How does your pay compare to the $55,010/year federal median for funeral directors?

## 1. Funeral director / mortician paid below the federal pay range for the role

Fix approved · leak evidence: Verified

**Fix 1 — Do it yourself (free).**

1. Write down your total yearly pay, including on-call and removal pay.
2. Compare it to the federal figures for morticians, undertakers and funeral arrangers from the BLS Occupational Outlook Handbook: median $55,010; the lowest-paid tenth earn under $33,350 and the highest-paid tenth over $88,620 (VERIFIED, BLS May 2025 wage data). This is the licensed practitioner figure, not the manager figure.
3. Write down your license, calls handled, on-call nights and any embalming or preneed work.
4. Ask how on-call time is paid if it is not on your pay stub.
5. Bring the numbers to your next review and ask for a raise date in writing.

**Fix 2 — The words to send, under your own name.** Fill in the brackets, keep a copy, and send it from your own email or by mail. Nobody sends it for you.

Talking points for my pay review — [YOUR NAME], [DATE]

"Thank you for the time. Over the last [PERIOD] I have handled [CALLS], covered [ON-CALL NIGHTS] on call, and [OTHER WORK]. The federal Bureau of Labor Statistics puts the median pay for morticians, undertakers and funeral arrangers at $55,010 a year (May 2025), with most earning between about $33,350 and $88,620. My pay is [YOUR PAY]. I am asking for [YOUR ASK] starting [DATE]. I would also like to confirm in writing how my on-call time is paid."

**Fix 3 — Done for you.** **LeakReceipts · Pay Check**

WE DO: put your pay next to the federal range for your role, check your pay stubs for on-call and overtime lines, and draft your talking points. YOU DO: decide your ask and have the conversation.

**Keep it closed.** Re-check your pay against the newest BLS figures each year before your review, and keep a log of your on-call hours.

**What this fix can't decide for you.** Pay figures are a reference for a conversation, not proof he is underpaid. No claim about any named employer. BLS figures confirmed through a secondary mirror of the BLS release. Whether on-call time must be paid is a wage-law question for the state labor department or an attorney.

| My receipt for this leak | | | |
|---|---|---|---|
| Owed by my paper | Paid or billed | Gap (CALCULATED: owed − paid) | Fix 2 sent · answer |
| | | | |

FREE FIRST CHAPTER

# That's Leak 1 of 7.

The full Field Guide for Funeral, Estate & Elder Services walks through every leak on the map you just read: why it happens, the paper that proves it, and three fixes for each one — one you do yourself for free, the words to send under your own name, and what LeakReceipts can do for you while the decision stays yours.

**Get the full guide:**
leakreceipts.com/ebooks/funeral-estate-and-elder-services

**Run it on your own numbers:**
leakreceipts.com

**WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7**