VyRal

A LeakReceipts Field Guide

LeakReceipts for Funeral Homes

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

For: Funeral Home — Preneed Trust Reconciliation

by VyRal Dynasty

LeakReceipts for Funeral Homes The Field Guide: where the money leaks, how to prove it, and how to close it

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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

Your net on every open guaranteed-price preneed contract is the gap between what you promised, what the trust or policy actually grew to, and what it costs you to deliver today — and you can only close that gap while the contract is still open, never after a family calls.

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	State Preneed Trusting Requirement (Per-State)	Major	VERIFIED	1
2	The Freeze Point — Reconciliation Only Works Before At-Need	Major	VERIFIED	1
3	Cash-Advance Markup Disclosure	Moderate	VERIFIED	1
4	FTC Funeral Rule Applies to Preneed, Not Just At-Need	Moderate	VERIFIED	1
5	Preneed Trust Fraud Exposure (Guardrail)	Significant	STRUCTURAL	1
6	Pride Economy — Facility & Fleet	Small but common	STRUCTURAL	1
7	Self-Employment Tax Boundary	Small but common	STRUCTURAL	1
8	Assigned-Insurance Growth Capture	Significant	STILL BEING MEASURED	1

Then there are 4 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.

Preneed sold as packages without the General Price List and item-by-item choice the Funeral Rule requires

Every preneed sale needs the price list in hand and the right to pick items one by one, not just a package. Families who later owe more because prices rose need a price list too. Skipping it is an FTC violation.

Found in 3 public sources; newest dated 2026-05-14. VERIFIED count from VyRal's public research log; the sources are listed at the back.

When a policy outgrows the price the extra goes to the family, but when it falls short the home pays

On many guaranteed contracts the home can't keep a surplus: state rules send the overage to the estate or a second beneficiary. A shortfall stays with the home. Upside goes out, downside stays in.

Found in 2 public sources; newest dated 2025-07-22. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Contracts outlive the buyer and family, and the unclaimed money becomes a state escheat duty

Some preneed buyers move away or die elsewhere and nobody comes back. That trust money doesn't become yours; after a set time it has to be reported and sent to the state as unclaimed property.

Found in 1 public source; newest dated 2026-08-13. 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: State Preneed Trusting Requirement (Per-State)

Size grade: Major · Evidence: VERIFIED

What it is. States require some percentage of preneed funds to be held in trust, with the exact percentage, permitted investments, and regulating agency set state by state, not nationally — confirmed example: Florida requires 70% of preneed cremation merchandise-and-services monies held in trust; Virginia (Va. Code §54.1-2820) requires the contract to disclose the amount trusted, the trustee, and the disposition of interest, without fixing a national percentage.

Why it leaks. A home that assumes any state's trusting percentage is 'the' national rule — or that never checks its own state's minimum against what it's actually trusting — can be running a genuine compliance gap without knowing it.

The number to hold it against. Set by each state — no national percentage. In Florida, preneed sellers must trust at least 70% of what is collected for services and facilities, 100% for cash advance items; merchandise, the greater of 30% of price or 110% of wholesale. Source: Florida Statutes §497.458(1)(a), 2025.

VERIFIED · Primary — government or regulator

> **Ask yourself:** What percentage of each preneed dollar does my state actually require me to trust, and is that what I'm trusting today?

1. Trusting less than his own state's required preneed percentage

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Get your own state's preneed trusting rule in writing from your state funeral board or preneed regulator — the percentage, what it applies to (goods, services, or both), and the deposit deadline. Do not use another state's number.
2. Pull your contracts and the trust statement.
3. For each contract, multiply the payment received by your state's percentage and compare it to what was deposited (CALCULATED per contract).
4. List any contract where the deposit is lower or late.

5. Take that list to your attorney before you make any correcting deposit or filing.

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.

> To: [State funeral board / PRENEED REGULATOR]
> Re: Preneed trusting requirement — [Funeral home name], license [LICENSE #]
>
> Please tell me, or point me to the rule that states: (1) the percentage of preneed payments that must be placed in trust in [STATE], (2) whether it differs for merchandise and for services, (3) the deadline for each deposit, and (4) any annual report I must file. I want to confirm my practice matches the current rule.
>
> Thank you,
> [YOUR NAME], [TITLE], [Funeral home name], [ADDRESS], [PHONE]

Fix 3 — Done for you. **LeakReceipts · Compliance Calendar**

WE DO: store your state's written rule, apply its percentage to each contract payment, and flag any deposit that is short or late against the trust statement. YOU DO: confirm the rule with your regulator and make any deposit or filing yourself.

Keep it closed. Run the per-contract deposit check every month a deposit is due. Re-confirm your state's rule each year.

What this fix can't decide for you. We do not say whether a short deposit is a violation — attorney or regulator decides. No regulator is named because it differs by state.

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 8.

The full Field Guide for Funeral Homes 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-homes

Run it on your own numbers:
leakreceipts.com

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