FUNERAL SERVICE MANAGEMENT FEDERAL TRADE COMMISSION (FTC) PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

VISIT US ONLINE FOR THE FULL VERSION STUDY GUIDE

https://funeralservicemgmtftc.examzify.com

Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.

ALL RIGHTS RESERVED.

No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.

Notice: Examzify makes every reasonable effort to obtain accurate, complete, and timely information about this product from reliable sources.

SAMPLE

Table of Contents

Copyright 1

Table of Contents 2

Introduction 3

How to Use This Guide 4

Questions 5

Answers 8

Explanations 10

Next Steps 15

SAMPLE

Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

SAMPLE

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

SAMPLE

Questions

SAMPLE

1. What is the final step in the price disclosure process with the consumer?

A. The consumer signs the Statement of Funeral Goods and Services Selected, agreeing to the price and items.

B. The consumer signs a generic receipt only.

C. The consumer pays a deposit and does not sign any form.

D. The consumer completes a consent form unrelated to pricing.

2. How can compliance with the FTC Funeral Rule improve customer trust?

A. By increasing service offerings regardless of price clarity.

B. By recording all conversations for enforcement.

C. By standardizing all funeral options under a single price.

D. By providing clear, accurate price information and respecting consumer rights to choose.

3. Which of the following is one of the six required items on the GPL?

A. Outer burial container price list

B. Funeral home address

C. Casket warranty information

D. Cremation permit number

4. How should escrow or trust funds for prepaid arrangements be treated under the Rule?

A. They should never be used for prepaid arrangements.

B. They should be deposited with a court.

C. They should be kept separate from other funds and not disclosed in price documentation.

D. If used, funds should be handled according to contract terms and disclosed in the price documentation.

5. Which action demonstrates proactive FTC compliance?

A. Posting prices once a year.

B. Avoiding price lists to prevent confusion.

C. Maintaining updated price lists, training staff, and auditing materials.

D. Relying on staff memory.

SAMPLE

6. What is the Outer Burial Container Price List (OPL) and when must it be provided?

A. The OPL lists prices for outer burial containers only.

B. The OPL is optional and not required by law in any state.

C. The OPL lists prices for outer burial containers and must be provided upon request or when those items are shown.

D. The OPL is provided automatically to all customers.

7. What is the role of staff training in investigative compliance?

A. To ensure staff can accurately present price information and explain embalming policy.

B. To maximize the number of services sold.

C. To manage the crematory schedule.

D. To prepare tax filings for the business.

8. What is the Outer Burial Price List (OBP) used for?

A. To itemize prices for outer burial containers such as vaults or grave liners

B. To list the price of each casket

C. To price cremation services only

D. To schedule funeral home facility fees

9. What should a funeral home do if a consumer challenges a price on the GPL?

A. Ignore the challenge and proceed with the original price.

B. Review the CPL/OBP and explain how the price was determined, offering alternatives if needed.

C. Cancel the service agreement.

D. Increase the price to reflect the challenge.

10. Which term describes a service commemorating the deceased with the body present?

A. Direct Cremation

B. Funeral Ceremony

C. Memorial Service

D. Graveside Service

SAMPLE

Answers

SAMPLE

1. A
2. D
3. A
4. D
5. C
6. C
7. A
8. A
9. B
10. B

SAMPLE

Explanations

SAMPLE

1. What is the final step in the price disclosure process with the consumer?

A. The consumer signs the Statement of Funeral Goods and Services Selected, agreeing to the price and items.

B. The consumer signs a generic receipt only.

C. The consumer pays a deposit and does not sign any form.

D. The consumer completes a consent form unrelated to pricing.

Finalizing price disclosure means securing the consumer's agreement to the exact goods and services chosen and their total price by having them sign the Statement of Funeral Goods and Services Selected. This form provides a written record of what was chosen and the amount to be paid, tying together the items selected with the agreed price before proceeding. The Funeral Rule requires this step to ensure transparency and to protect both parties: the consumer can clearly see what they are paying for, and the provider has a documented agreement. A generic receipt wouldn't document the specific selections or the total, a deposit with no signed agreement wouldn't finalize the plan, and a consent form unrelated to pricing wouldn't capture the chosen items or the price.

2. How can compliance with the FTC Funeral Rule improve customer trust?

A. By increasing service offerings regardless of price clarity.

B. By recording all conversations for enforcement.

C. By standardizing all funeral options under a single price.

D. By providing clear, accurate price information and respecting consumer rights to choose.

Clear, accurate price information and respect for a consumer's right to choose are what builds trust under the FTC Funeral Rule. The rule requires that price data be provided in writing before a decision is made, with an itemized General Price List so families can see exactly what each service or item costs. This transparency lets customers compare options, avoid hidden fees, and understand what they're paying for, which reduces anxiety and the sense of being pressured into a package they don't want. When providers honor the consumer's right to choose and present prices clearly, they demonstrate fairness, reliability, and respect for the family's needs—centered on informed decision-making. The other scenarios fail to foster trust because they either obscure costs, pressure choices, or remove genuine options, which can create suspicion and mistrust.

3. Which of the following is one of the six required items on the GPL?

A. Outer burial container price list

B. Funeral home address

C. Casket warranty information

D. Cremation permit number

The essential idea here is that the General Price List (GPL) must itemize prices for all funeral goods and services the establishment offers, so families can compare costs easily. If the funeral home sells outer burial containers, it must include a separate price list for those products. That makes the outer burial container price list one of the required components of the GPL, ensuring transparency about this category of merchandise. The other options don't fit as required standalone items on the GPL: while the funeral home's address is part of the provider's contact information, and not usually a separate price item, a casket warranty or a cremation permit number aren't mandated GPL components.

SAMPLE

4. How should escrow or trust funds for prepaid arrangements be treated under the Rule?

A. They should never be used for prepaid arrangements.

B. They should be deposited with a court.

C. They should be kept separate from other funds and not disclosed in price documentation.

D. If used, funds should be handled according to contract terms and disclosed in the price documentation.

The key idea is transparency and protection of consumer funds when prepaid arrangements are involved. If escrow or trust funds are used to hold prepaid funeral contracts, the handling of those funds must follow the terms set out in the contract, including how and when money is released or refunded. Those terms should also be clearly disclosed in the price documentation so consumers understand exactly how their money is being safeguarded and under what conditions refunds or disbursements will occur. This combination of contract-based management and upfront disclosure aligns with the Rule's aim to prevent hidden tactics and ensure buyers know how their funds are protected before they commit. Why this fits best: it recognizes that escrow or trust arrangements are permissible and sometimes beneficial, but only when the contract terms govern the funds and those terms are plainly disclosed to the consumer in the price information.

5. Which action demonstrates proactive FTC compliance?

A. Posting prices once a year.

B. Avoiding price lists to prevent confusion.

C. Maintaining updated price lists, training staff, and auditing materials.

D. Relying on staff memory.

Proactive FTC compliance means actively keeping disclosures accurate and ensuring staff can consistently present them. In the funeral industry, this involves having current price lists that reflect exact charges and services, training employees on how to use and explain those disclosures, and regularly auditing materials to verify that every brochure, online content, and display matches the latest prices and policies. When you maintain updated price lists, train staff, and audit materials, you create a system that prevents outdated or misleading information from reaching consumers. This is why this option best demonstrates proactive compliance. The other approaches fall short: posting prices only once a year can lead to outdated information; avoiding price lists omits required disclosures; and relying on staff memory is unreliable and increases the risk of errors.

6. What is the Outer Burial Container Price List (OPL) and when must it be provided?

A. The OPL lists prices for outer burial containers only.

B. The OPL is optional and not required by law in any state.

C. The OPL lists prices for outer burial containers and must be provided upon request or when those items are shown.

D. The OPL is provided automatically to all customers.

Under the FTC Funeral Rule, a funeral home must provide a written Outer Burial Container Price List that shows the prices for the outer burial containers it offers. This list helps customers compare options and avoid surprise charges. The key point is that the OPL must be given when the consumer asks for it or at the point when those containers are shown or discussed. It isn't automatic for every customer, and it isn't optional or restricted by state law. So the best description is that the OPL lists prices for outer burial containers and must be provided upon request or when those items are shown.

SAMPLE

7. What is the role of staff training in investigative compliance?

A. To ensure staff can accurately present price information and explain embalming policy.

B. To maximize the number of services sold.

C. To manage the crematory schedule.

D. To prepare tax filings for the business.

The role of staff training in investigative compliance is to ensure that employees can accurately present price information and clearly explain embalming policy in accordance with the FTC Funeral Rule. When staff are properly trained, they know how to use the General Price List and itemize costs so consumers understand exactly what is being offered and what each price covers. They can also explain embalming policy accurately, including that embalming is not required by law in most cases and outlining any state-specific rules or alternatives (such as refrigeration) if the family declines embalming. This level of understanding helps prevent misleading or incomplete disclosures, which are the focus of investigations into compliance. Other options miss the mark because they address sales targets, operational scheduling, or tax matters rather than the consumer-protection and disclosure requirements that investigative compliance centers on.

8. What is the Outer Burial Price List (OBP) used for?

A. To itemize prices for outer burial containers such as vaults or grave liners

B. To list the price of each casket

C. To price cremation services only

D. To schedule funeral home facility fees

The Outer Burial Price List is used to itemize prices for outer burial containers such as vaults or grave liners. This separate price list, required by the FTC Funeral Rule, allows consumers to compare the cost of the outer container that seals the grave, independently of other items like caskets or services. The price of a casket belongs on the General Price List, not the Outer Burial Price List. Cremation services are priced separately and typically appear elsewhere, not in the OBPL. Facility or cemetery fees are disclosed through other price disclosures rather than this specific list.

9. What should a funeral home do if a consumer challenges a price on the GPL?

A. Ignore the challenge and proceed with the original price.

B. Review the CPL/OBP and explain how the price was determined, offering alternatives if needed.

C. Cancel the service agreement.

D. Increase the price to reflect the challenge.

When a consumer challenges a price on the General Price List, the key practice is to be transparent and to justify the price by showing how it was determined. This means reviewing the relevant price lists (the CPL for caskets or the OBP for outer burial items) and clearly explaining which items are included, what each item costs, and how any fees or surcharges are calculated. If the pricing can be adjusted to meet the consumer's needs, offer suitable alternatives or different product options and explain how those changes impact the total. This approach supports informed decision-making, helps the consumer understand the value of what's being offered, and keeps the process compliant with the FTC Funeral Rule. Ignoring the concern, altering prices without explanation, or failing to provide itemized details would not align with best practices.

SAMPLE

10. Which term describes a service commemorating the deceased with the body present?

A. Direct Cremation

B. Funeral Ceremony

C. Memorial Service

D. Graveside Service

When the body is present, the formal service is called a funeral ceremony. This is the structured gathering held before burial or before cremation, featuring the casket or remains as a focal point and guiding the rites, prayers, eulogies, and rituals that honor the deceased. A memorial service, in contrast, commemorates the person without the body present, often after burial or cremation. Direct cremation skips a formal service with the body present altogether, focusing on the cremation process. A graveside service takes place at the burial site and, while it may include the body, is defined by its location rather than the broader concept of the body being present for a main service. Thus, the term that best describes a service commemorating the deceased with the body present is the funeral ceremony.

SAMPLE

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

https://funeralservicemgmtftc.examzify.com

We wish you the very best on your exam journey. You've got this!

SAMPLE