



Digital Assets in Your Will — What to List

What to List — and What to Leave Out Name your online life in plain words, and keep every password safely out of it

————— **An Extended Guide · No. 1797** —————

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THE 60-SECOND VERSION

1. The Whole Plan on One Page

If you read only one page, read this. Here is the whole idea as a short checklist.

Much of what you own now lives online: your email, your photos, your bank logins, maybe some loyalty points or a small business account. A will can make sure the right people are allowed to reach all of it. The trick is to name these things in your will without ever writing a single password into it, because a will can become a public record once it goes through court.

- 1 List the kinds of digital assets you hold, in plain words, not passwords.
- 2 Name a digital executor — the person allowed to handle your online accounts.
- 3 Point the will to a separate, sealed inventory where the actual logins live.
- 4 Add a line giving lawful permission for your executor to access the accounts.
- 5 Take all of this to your attorney, who turns it into proper legal language.
- 6 Review it when your life changes, and keep the sealed kit up to date.

GOOD TO KNOW

This guide is a plain-English starting point, not legal advice. Every state is a little different. Your attorney is the one who makes sure the words in your will actually work. Think of this as the homework that makes that meeting easy.

The rest of the guide walks through each piece slowly — what counts as a digital asset, how to refer to it safely, and how it all fits together. Take it one page at a time. There is no rush.

WHAT THIS IS

2. What 'Digital Assets in a Will' Means

A will is the legal document that says who inherits what, and who is in charge of settling your affairs. For generations that meant the house, the car, the bank account, and a few treasured belongings. Today a great deal of your life is also digital, and a modern will can speak to that part too.

Naming your digital assets in your will does two things. It tells your family these things exist and matter, and it gives the person settling your estate the legal authority to deal with them. Without that authority, companies often will not open an account at all, even for a grieving spouse.

- What it is: a section of your will that acknowledges your online life and grants access.
- What it is not: a place to write out usernames and passwords.
- Why both matter: the will gives permission; a separate sealed kit gives the keys.

WATCH OUT

You do not need to understand the law to prepare for it. If you can make a simple list of the online things you care about, your attorney can do the rest.

WHY IT MATTERS

3. Why a Will Alone Is Not Enough

Here is the part that surprises people. A will can say your daughter inherits everything, and it can still leave her locked out of your email, your photos, and your accounts. That is because the companies that run those accounts follow their own rules and the law about digital access, not only the words of a will.

A will gives your executor the legal standing to ask. But to actually get in, they usually need two more things: a clear statement in the will that you gave permission, and the practical keys — the logins — which should never be written in the will itself. When all three line up, the door opens. When one is missing, your family faces months of letters and waiting.

GOOD TO KNOW

The most common heartbreak is lost photos: a lifetime of pictures locked in a cloud account no one is allowed to reach. A few lines in a will, done right, prevent that.

So the will is one leg of a three-legged stool: permission in the will, the keys in a sealed kit, and a named person to use them. This guide helps you set up all three.

WHAT COUNTS

4. What Even Counts as a Digital Asset

A digital asset is simply anything of yours that lives online or on a device. Some have real money attached. Some are priceless but worth nothing to a stranger, like family photos. Some are just conveniences. It helps to picture your whole digital life and sort it into a few plain groups.

- Communication: email accounts, text and chat histories, contacts.
- Memories: photos and videos in the cloud or on a phone.

- Money: online banking, investment logins, PayPal or Venmo, cryptocurrency.
- Identity and presence: social media, websites, domain names you own.
- Perks: loyalty points, airline miles, gift-card balances, subscriptions.
- The devices themselves: phones, tablets, and computers that hold it all.

Not all of these are things you can legally pass on, which we will come to. But all of them are worth listing, because even an account with no money can hold something your family needs or treasures.

WATCH OUT

Do not worry about being complete on the first try. Start a simple list and add to it over the next few days as you remember things. The list is for your eyes and your attorney's, not a test.

THE BIG LIST

5. Email, Photos, and the Everyday Accounts

Start with the accounts you touch most, because they are also the most important. Email sits at the top of the pile. It is the master key to almost everything else, since nearly every other account resets its password by sending a link to your email. Whoever can reach your inbox can, in time, reach most of the rest.

Then come your photos. For most people these live in Apple's iCloud or in Google Photos, often without them quite realizing it. These are the assets your family will care about most, and the ones most easily lost if no one is allowed in. List where your photos actually live, because it is not always obvious from the outside.

- Your main email account, and any older ones still in use.
- Where your photos live: iCloud, Google Photos, a computer, or an external drive.
- Any cloud storage, like iCloud Drive, Google Drive, Dropbox, or OneDrive.
- Notes, calendars, and contacts, which often ride along with the email account.

GOOD TO KNOW

On an iPhone, the photos usually live in the Apple account. On an Android phone, they usually live in the Google account. Knowing which is which tells your family exactly where to go.

MONEY ONLINE

6. Financial Logins, Banking, and Bills

The money side of your digital life needs special care, because it keeps moving even after you are gone. Automatic payments keep going out. Statements keep arriving by email instead of in the mailbox. If no one can see the accounts, bills can go unpaid and the estate can lose track of what is owed and owned.

An important point about online banking: the money in a bank account is a normal asset that passes through your estate in the usual way. The online login is just a window into it. So your will handles the money the same as always; the digital part is simply making sure your executor can see the statements and stop the automatic charges.

- Online banking and credit-union logins.
- Investment and retirement accounts you check online.
- Payment apps like PayPal and Venmo, and any balance sitting in them.
- Bills that arrive by email and pay themselves automatically.

WATCH OUT

Never have your executor simply log in and move money as if they were you. It can look as though you acted after death and tangle the estate. The proper path is to contact each company with the death certificate and legal papers.

SOCIAL MEDIA

7. Facebook, Instagram, and Your Online Presence

Social media accounts are rarely worth money, but they carry memories and a public presence. Your family may want to turn a Facebook or Instagram account into a memorial, keep it as a quiet keepsake, or close it down. Your will is a good place to say what you would prefer, even though the actual steps happen on the platforms themselves.

Each platform has its own rules. Facebook and Instagram, for example, can memorialize an account so it stays visible but is clearly marked as a remembrance, and they stop it from popping up in birthday reminders. They can also delete it at the request of close family. What they will not do is hand over the password or let anyone log in as you.

- List each social account and a simple wish: memorialize, keep, or close.
- Note that these wishes are carried out through each platform, not by a password.
- Mention any account that matters to you emotionally, so it is not overlooked.

GOOD TO KNOW

Several platforms let you choose a 'legacy contact' in advance, right in the settings. Doing that is often smoother than leaving it all to the will. A companion guide walks through setting those up.

DOMAINS & SITES

8. Websites, Domain Names, and Blogs

If you own a website, a blog, or a domain name — the web address itself, like a dot-com — that is a real digital asset, and some of them genuinely have value. A memorable domain name can be worth something, and a website may be tied to income or to a lifetime of writing and photos you would not want to vanish.

Domains are rented year by year from a registrar, the company you bought the address through. If the yearly renewal is not paid, the domain can lapse and be snapped up by someone else. So the practical task is making sure your executor knows the domain exists, who the registrar is, and that the renewal keeps getting paid until decisions are made.

- List any domain names you own and the registrar you bought them through.
- Note any website or blog, and where its content and photos are stored.
- Flag the yearly renewal, so a valuable address does not quietly lapse.
- If a site earns income, treat it like any other small-business asset.

TIP

A domain name can usually be transferred to a family member or sold, unlike many accounts. That makes it one of the digital assets most worth listing clearly.

POINTS & PERKS

9. Loyalty Points, Miles, and Gift Balances

Airline miles, hotel points, store rewards, and gift-card balances feel like money, and sometimes they are worth a fair amount. Whether any of it can pass to your family, though, depends entirely on each program's rules, and those rules vary widely and change over time. It is worth listing them, but with modest expectations.

Some airline and hotel programs flatly say points cannot transfer at death and close the account once notified. Others allow a transfer at their own discretion if the family provides the right paperwork, sometimes with a fee and sometimes free within a year of the death.

The only reliable move is to check each program's current terms and ask.

- List the loyalty and miles programs where you have a meaningful balance.
- Note that transfer rules differ by program and can change — expect a case-by-case answer.
- For credit-card points, the card issuer's estate policy is what governs.
- Gift-card balances usually just belong to whoever holds the card or account.

WATCH OUT

Do not count on points as a sure inheritance. Treat anything that survives as a pleasant surprise, and do not let the paperwork for a modest balance delay the more important parts of the estate.

CRYPTO

10. Cryptocurrency and Digital Wallets

If you hold any cryptocurrency — Bitcoin, Ethereum, or anything similar — it deserves careful, separate attention, because it is unlike every other asset here. With crypto, there is often no company to call. If the private key or recovery phrase is lost, the coins are simply gone forever, with no help line and no reset button.

That makes crypto both a real asset to list and a dangerous one to handle carelessly. Your will should note that you hold it and name who inherits it, but the recovery phrase — the string of words that controls it — must never go in the will. It belongs only in your sealed kit, treated as the single most sensitive item you own.

- In the will: note that you hold cryptocurrency and who should inherit it.
- In the sealed kit only: where the wallet is and how to reach the recovery phrase.
- Never write a recovery phrase or private key into the will itself.
- Tell your executor plainly that it exists, or they may never know to look.

WATCH OUT

Crypto held on an exchange works more like a normal account, with a company to contact. Crypto in a self-managed wallet has no safety net. Make sure your executor knows which kind you have.

DEVICES

11. Phones, Tablets, and Computers

The devices themselves — your phone, your tablet, your computer — are ordinary property, like a watch or a car, and pass through your estate the normal way. But they are also the gateway to everything else, because so many accounts send a confirmation code to the phone before they will let anyone in. A phone no one can unlock can stall the whole process.

So two things matter about devices. First, who inherits the hardware, which your will handles simply. Second, how to actually get into them, which comes down to the passcode and, on an iPhone, an Apple Legacy Contact set up in advance. That access information belongs in the sealed kit, never in the will.

- Name who inherits the phone, tablet, and computer, like any belonging.
- Note in the sealed kit how to unlock each one — the passcode especially.
- For an iPhone, an Apple Legacy Contact set up ahead of time is the official path.
- For Android, the data lives in the Google account, so a Google plan matters most.

GOOD TO KNOW

A locked phone with no known passcode is one of the hardest things for a family to get past. Writing the passcode in your sealed kit is one of the simplest, kindest steps you can take.

OWN VS LICENSE

12. What You Can and Cannot Pass On

Here is one of the most important ideas in this whole guide, and one most people have never been told. Many things that feel like you own them are really just licenses — permission to use something while you are alive, which ends when you do. This is why some digital assets cannot be inherited at all, no matter what your will says.

Think of the difference this way. A box of paper books is yours; you can leave them to anyone. But the movies, music, and e-books you bought from an online store are usually licensed to you personally, and the license often ends at death. Your family may keep the account open for a while, but they do not legally inherit that library the way they would a shelf of physical books.

- Usually yours to pass on: files you created, photos, domain names, crypto, money in accounts.

- Usually a personal license that ends: purchased movies, music, e-books, and many subscriptions.
- In between: social accounts, which can often be memorialized or closed but not 'inherited.'

GOOD TO KNOW

This is not a reason to skip listing something. Even a license can matter — your family may want to download the photos or keep a subscription running briefly. Listing it still helps.

THE GOLDEN RULE

13. Never Write a Password in Your Will

If you remember one thing from this guide, make it this: never write a password, PIN, or recovery phrase inside your will. It feels helpful, but it is one of the most dangerous things you can do, and the reason is the nature of a will itself.

When a will goes through probate — the court process that settles an estate — it can become a public record that anyone is allowed to read. Any passwords written in it would become public too, exposed long after you can change them. On top of that, passwords change often, and you do not want to rewrite your will every time you update one.

WATCH OUT

A will that lists your bank password is a gift to a thief and a nightmare for your family. Keep every password out of the will, with no exceptions. The will grants permission; the sealed kit holds the keys.

- No account passwords in the will, ever.
- No PINs, no phone passcodes, no crypto recovery phrases.
- No answers to security questions, which are really passwords in disguise.
- Instead, the will points to a separate, private inventory kept elsewhere.

HOW TO REFER

14. How to Name Assets Without Exposing Them

So if passwords stay out, how does a will actually refer to your digital assets? The answer is that it describes them in general terms and grants permission, while the specific details live safely elsewhere. Your attorney writes the exact language, but the idea is simple and worth understanding before you meet them.

A will might say something like: it grants the executor authority over the person's digital assets, including email, photo and cloud-storage accounts, social media, and financial accounts, and refers to a separate written inventory for the details. Notice there is not a single password or account number in that sentence. It names categories, not secrets.

- Describe assets by category: 'email accounts,' 'photo and cloud storage,' 'financial logins.'
- Grant the executor clear authority to access and manage them.
- Refer to a separate inventory for the specifics, by name or location.
- Leave the exact wording to your attorney — that is their craft.

TIP

You can hand your attorney a plain list of categories and your wishes. They translate it into language that holds up legally. Your job is the list; their job is the law.

THE SEALED KIT

15. Pointing the Will to a Sealed Inventory

The companion to a well-written will is a separate, sealed inventory — sometimes called a digital estate kit or a legacy letter. This is the private document that does hold the practical details: which accounts you have, where things live, and how to reach the keys. The will points to it; the kit holds the secrets.

Keeping these two apart is the whole safety strategy. The will can be public and grants permission. The kit stays private and sealed, in a home safe, a locked binder, or with your attorney. You can update the kit as often as you like — when a password changes, you just update the kit, and your will never needs touching.

- The will: public, grants authority, names categories and a digital executor.
- The sealed kit: private, holds account names, locations, and how to reach the keys.
- The link: the will refers to the kit so your executor knows to look for it.
- The update habit: change the kit freely; leave the will alone.

GOOD TO KNOW

Bill's Home Tech has companion guides on building that sealed kit and on writing a warm legacy letter to go with it. The will and the kit are partners, and each has its own guide.

DIGITAL EXECUTOR

16. Naming a Digital Executor

A digital executor is the person you put in charge of your online life specifically. In many estates this is simply the same person as your main executor — your spouse or a grown child — wearing an extra hat. But some families name a separate, more tech-comfortable person just for the digital side, and some states let you do this formally.

Whether it is the same person or a different one, the point is that someone is clearly responsible. Without a named person, the digital assets fall into a gray zone where everyone assumes someone else is handling it, and nothing gets done until accounts start going wrong. One clear name prevents all of that.

- It can be your main executor, or a separate person for the digital side.
- Some states allow you to name a digital executor formally in the will.
- What matters most is trust and willingness, not technical wizardry.
- Your attorney can advise how your state treats a digital executor.

TIP

If you name a separate digital executor, make sure they and your main executor will cooperate. Two people at odds can be worse than one who simply asks for help.

CHOOSE THE PERSON

17. Picking the Right Person for the Job

Choosing who handles your digital estate is really about choosing someone you trust completely with private, sometimes sensitive information. This person may see your email, your messages, your photos, and your finances. Trustworthiness comes first, well ahead of how good they are with technology, because tech help can always be hired.

- Someone you trust with money and with your most private matters, without hesitation.
- Someone organized enough to work through accounts patiently over weeks.
- Someone likely to outlive you, and willing to take the role on.
- Ideally the same person named elsewhere, to keep the whole plan simple.

It is also wise to name a backup, in case your first choice cannot serve when the time comes. And it is only fair to ask the person beforehand, so the role is never a surprise. Most people are honored to be asked, once they understand what it involves.

WATCH OUT

Avoid naming 'the children' as a group for this. When no one person is clearly responsible, no one feels responsible, and the work stalls. Pick one name, with a backup.

THE LAW

18. Digital-Access Laws in Plain English

You do not need to be a lawyer, but it helps to know that there is a law on your side. Most states have adopted a version of a model law — often called the fiduciary access to digital assets act — written specifically to let executors and trusted people reach digital accounts after a death, within limits.

In plain terms, that law generally follows a ladder. First, whatever tool the company itself offers — like a legacy contact or an inactive-account plan — takes priority. Next come your written directions, such as the permission in your will. Last comes the company's standard terms of service. The clearest way to control the outcome is to use the company's own tools and to grant permission in your will.

GOOD TO KNOW

This is exactly why setting up a legacy contact or inactive-account plan ahead of time is so powerful. Under the law, the tool you set up yourself usually comes first, ahead of everything else.

The details differ by state, and this is a place to lean on your attorney rather than a guide. But knowing the law exists, and that it rewards planning ahead, is enough to point you in the right direction.

PROVIDER TERMS

19. Why the Company's Rules Still Matter

Even with a perfect will and a helpful law, each company still runs its own house. The agreement you clicked 'I agree' to when you opened an account — the terms of service — governs a lot of what can happen later. Knowing this spares your family the shock of being told 'no' by a company that is simply following its own rules.

Some companies, for instance, will never release the contents of an account without a court order, and a few will not even then. Others have a friendly bereavement process and

will help close an account or release a download of the data. The point is that the will is necessary, but it is not a magic key that overrides every company's policy.

- Each account's terms of service shape what a company will and will not do.
- Some require a court order for account contents; some offer a simple bereavement form.
- Using the company's own legacy tool, set up in advance, is almost always the smoothest path.
- Expect to provide a death certificate and proof of your role, in every case.

TIP

When you set up accounts, look for words like 'legacy contact,' 'inactive account,' or 'memorialization' in the settings. Those are the company's built-in doors, and they beat any letter after the fact.

CONSENT LANGUAGE

20. Giving Lawful Permission in Your Will

One small piece of legal language carries a lot of weight: a clear statement that you give your executor permission to access your digital accounts, including the contents of your communications like email and messages. Privacy laws are strict, and without that explicit consent, even a willing company may be legally unable to share your inbox.

You do not write this sentence yourself; your attorney does, and they will know the right phrasing for your state. But it helps to go into that meeting knowing to ask for it. Simply say you want your executor to have lawful authority to access your digital assets, including the content of your electronic communications. That one request covers a lot of ground.

GOOD TO KNOW

The word 'content' matters. There is a legal difference between a company confirming an account exists and actually sharing what is inside it. Explicit consent is what unlocks the content.

This is the kind of detail that is easy to miss and hard to fix later. Raising it with your attorney takes one sentence and can save your family a court battle down the road.

WORK WITH ATTORNEY

21. Bringing This to Your Attorney

This guide is the homework; your attorney is the one who turns it into a valid will. Estate law varies from state to state, and a document that works in one place may fall short in another. An attorney who handles wills and estates can make sure your digital wishes are written in a way that actually holds up.

The good news is that adding digital assets to a will is usually a modest addition, not a whole new document, especially if you already have a will. If you are creating or updating a will anyway, folding in the digital side at the same time is efficient and inexpensive compared to doing it separately later.

- Choose an attorney who handles wills, trusts, and estates.
- Ask specifically for digital-asset language and a consent clause.
- Ask whether your state lets you name a digital executor formally.
- Ask how to reference your separate sealed inventory properly.

TIP

If the cost of a will worries you, ask up front. Many attorneys offer a flat fee for a straightforward will, often more affordable than people fear. It is worth a phone call to find out.

WHAT TO BRING

22. Getting Ready for the Attorney Meeting

A little preparation turns an expensive hour into a productive one. You do not need anything fancy — a handwritten page is perfect. The goal is to walk in knowing what you have and what you want, so the attorney spends their time on the law, not on drawing information out of you.

- 1 Write a plain list of your digital assets by category, with no passwords.
- 2 Note your wishes for each: keep, memorialize, close, or pass to a named person.
- 3 Decide who your executor and digital executor will be, and a backup for each.
- 4 Note that you keep a separate sealed inventory, and where it is stored.
- 5 Jot down your questions, including the consent-language request from earlier.

GOOD TO KNOW

Bring the category list, not the secrets. The attorney does not need your passwords any more than the will does. They need to know what exists and what you want done.

If making the list feels overwhelming, start with just email, photos, and money. Those three cover most of what matters, and you can always add more before the meeting.

TRUSTS

23. When a Trust Comes Into the Picture

Some families use a trust alongside or instead of a will, often to keep the estate private and out of the public probate process. Because a will can become public and a trust usually does not, a trust can be a tidier home for certain sensitive matters. Whether a trust is right for you is a question only you and your attorney can answer.

For digital assets, the key point is the same regardless: the actual passwords and keys still belong in a separate sealed kit, not written into the trust document either. A trust can hold or direct valuable digital assets like a domain or a crypto holding, but it is not a password vault.

GOOD TO KNOW

One reason people like a trust is privacy. Because a trust generally stays private, it avoids the public-record worry that makes writing passwords into a will so dangerous. The sealed-kit rule still applies.

Do not feel you must have a trust. For many people a simple will plus a sealed kit is plenty. A trust is a tool for particular situations, and your attorney will tell you honestly whether yours is one of them.

SMALL BUSINESS

24. If You Run a Small Business

If you own a shop, a practice, or any small business, the digital stakes are higher, because other people depend on accounts only you can reach. Payroll, the business bank, the website, the point-of-sale system, the customer records — any of these can grind to a halt if no one else holds the keys when you step away suddenly.

A business really needs a continuity plan, which is a cousin of an estate plan. Your will can name who inherits or takes over the business, but the practical access — who can log in to keep payroll running in the days ahead — needs to be arranged separately, often with a trusted colleague or partner and a shared business vault.

- In the will: name who inherits or should take over the business.
- Separately: arrange who can access the critical business accounts right away.
- Keep business logins in their own shared vault, apart from personal ones.
- List your bookkeeper, attorney, and bank contact so successors can reach them.

WATCH OUT

Do not leave a business's survival to a single sealed envelope opened weeks later. Payroll and bills will not wait. A business needs faster access than a personal estate does.

PHOTOS & SENTIMENT

25. The Assets With No Price Tag

Amid the talk of money, laws, and logins, it is worth pausing on the digital assets that are worth nothing to a stranger and everything to your family: the photos, the videos, the letters, the recorded voices. These never show up in an inventory of value, yet they are often what a family grieves to lose most.

Because these sentimental files hold no cash value, companies and courts treat them casually, and they are easily lost in the shuffle. That makes it doubly important that your will and your sealed kit point clearly to where your memories live, so that they are the first thing saved, not the last thing remembered.

GOOD TO KNOW

The surest way to protect memories is to copy them off the cloud and onto a plain external drive, with a second copy kept elsewhere. A guide of its own covers saving photos; your inventory can simply point to where that drive lives.

When you list your digital assets, give the photos pride of place. They are the inheritance that cannot be bought back, and the one your family will thank you for most.

WITHOUT A PLAN

26. What Happens If You List Nothing

It helps to picture the alternative plainly. When someone dies with no mention of their digital life, the family faces a maze. They may not even know which accounts exist. Each company has its own process, many requiring a death certificate mailed in and weeks of waiting. Some require a court order. A few simply will not open the account at all.

Meanwhile the digital world keeps turning. Subscriptions keep charging. Bills arrive in an inbox no one can open. Photos sit locked in a cloud no one is allowed to reach. None of this is anyone's fault; it is just how the system is built. A short section in a will, plus a sealed kit, sidesteps nearly all of it.

GOOD TO KNOW

Families often discover accounts they never knew about months later, when a charge appears or a renewal notice arrives. A simple inventory would have caught them all at once.

You cannot control everything about the future. But you can control this, and it is one of the few things that genuinely spares your family pain. That is worth an afternoon and a conversation with your attorney.

COMMON MISTAKES

27. Mistakes People Make With Digital Assets

Most problems come not from bad intentions but from a few predictable slip-ups. Knowing them in advance is the easiest way to avoid them. Here are the ones that cause the most trouble for families.

- Writing passwords into the will, where they can become public and go stale.
- Naming no one specifically responsible for the digital side.
- Forgetting that the sealed kit must be kept current as passwords change.
- Assuming a spouse 'already knows' how to get into everything — they rarely do.
- Overlooking the phone passcode, which blocks the codes other accounts rely on.
- Treating crypto like a normal account, when a lost recovery phrase means it is gone.

TIP

Run a simple test in your mind: if you were gone tomorrow, is there one clear path for your trusted person to reach each thing that matters? If yes, your plan is working.

None of these mistakes is hard to fix. Each one is just a thing to check, and checking them now is far easier than untangling them later.

PRIVACY & PROBATE

28. Why a Will Can Become Public

We have mentioned that a will can become public, and it is worth understanding why, because it drives so much of the advice here. When a person dies, their will usually goes through probate, the court process that confirms the will and oversees settling the estate. Court records are, by their nature, often open to the public.

That means the contents of your will — the names, the bequests, and anything written in it — can potentially be read by anyone who looks, including identity thieves who comb public records. This is precisely why passwords, account numbers, and recovery phrases must never appear in it. The will proves intent; it is not a safe.

WATCH OUT

Identity thieves do read obituaries and public estate filings. A will that lists sensitive details is a roadmap for them. Keep it general, and keep the specifics sealed and private.

This is also why some families use a trust, which generally stays private, for sensitive matters. Either way, the sealed kit — private, updatable, and out of the public record — is where the real keys belong.

KEEP IT CURRENT

29. Updating the List Over Time

A digital life is not a still photograph; it changes. You open new accounts, close old ones, switch banks, get a new phone. A plan that made perfect sense a few years ago can quietly drift out of date. The fix is a simple, light habit rather than a chore.

- 1 Pick an easy date to remember, like a birthday or the start of a new year.
- 2 Once a year on that date, read through your sealed inventory.
- 3 Add any new accounts and remove any you have closed.
- 4 Confirm passwords and the phone passcode in the kit are still current.
- 5 Reseal the kit and return it to its storage spot.

GOOD TO KNOW

The will itself rarely needs changing year to year, because it only names categories and points to the kit. It is the kit you keep fresh. Update the will only when something big changes, like your executor.

Fifteen minutes a year keeps the whole plan trustworthy. Tie it to a date you already remember, and it will never slip your mind.

FOR COUPLES

30. Doing This as a Couple

For married couples and longtime partners, it is natural to assume the other already knows how to reach everything. Usually they do not, because in most households one person quietly handles the technology. Working through this together closes that gap and is far easier than doing it alone.

- Each partner lists their own digital assets and wishes.
- Name each other as executor and digital executor, with a backup beyond the couple.
- Plan for the possibility you are gone at the same time, by naming that backup clearly.
- Keep both sealed kits in the same known, secure place.

Doing this side by side often surfaces useful surprises — an account one of you forgot, a bill in only one name, a subscription no one remembers starting. An afternoon of it frequently simplifies your shared finances too, not just your estate.

GOOD TO KNOW

Name a backup beyond the two of you. A car accident or a house fire can affect both partners at once, and a sole plan that names only each other leaves a gap.

FOR THE EXECUTOR

31. If You Are the One Named

If you have been handed this responsibility, first, take a breath. You do not have to do everything at once, and you do not have to be a technology expert. The will gives you the authority, the sealed kit gives you the keys, and this guide gives you the order to work in. That is enough to begin.

- 1 Find the sealed inventory the will points to, in the place you were told.
- 2 Start with email, because it is the key to resetting most other accounts.

- 3 Move next to banking and anything with automatic payments going out.
- 4 Save the photos and memories early, even if nothing is urgent about them.
- 5 For each company, use its official bereavement process with a death certificate.

WATCH OUT

Change nothing you do not have to. Your job is to gather and settle, not to tidy. Leave accounts as they are until you know what the estate needs from each one.

Go gently on yourself. This is hard work done at a hard time. The person who prepared this plan did so precisely to make your load a little lighter. Lean on help where you can, including a phone call to a neighbor who does this for a living.

COMMON WORRIES

32. Questions People Ask, Answered

People tend to hesitate over the same handful of questions. Here are plain answers to the ones that come up most.

- Do I need a lawyer? For the will itself, yes — it is worth doing right. The list and the kit, you can prepare yourself.
- Will my family see my accounts now? No. Nothing is shared until the plan is actually needed.
- What if I do not have much online? Even one email account and a phone of photos is worth a plan.
- Can I change my mind later? Yes. Update the kit anytime; update the will when something big changes.
- Is any of this expensive? The kit and list are free to make. A simple will is usually an affordable, flat cost.

GOOD TO KNOW

There is no wrong way to start. Even a single page listing your email, your photos, and your main accounts, kept sealed and known to one person, puts you ahead of most families.

If a worry is holding you back, that is normal and human. The answer is almost always simpler than the fear. And you can always talk it through with your attorney, or with us, before you begin.

STAY SAFE

33. Protecting the Estate From Fraud

A death, sadly, draws out scammers, who read obituaries and public records looking for vulnerable, grieving families. Knowing their common tricks is the best protection, and a little caution goes a long way. The estate's digital accounts are a particular target.

- Keep the obituary short; leave out the full birth date, mother's maiden name, and home address.
- Expect calls claiming the deceased owed a debt — hang up and verify independently.
- Never pay an unexpected demand by gift card, wire, or a payment app.
- Notify the credit bureaus of the death so no new credit can be opened in that name.
- Watch for a caller posing as a funeral home or delivery service demanding a fee.

WATCH OUT

Scammers rush you on purpose. Nothing about settling an estate is ever so urgent that you cannot hang up and verify. Slowing down is itself a form of protection.

The same sealed-kit discipline that protects your passwords also protects against fraud. The less sensitive detail floating loose in public, the fewer openings a thief has to work with.

A SIMPLE START

34. If You Only Do Three Things

Maybe the whole guide feels like a lot. That is fine. If you do nothing else, do these three things, and you will have done the most important part of the job.

- 1 Write a one-page list of your main digital assets — email, photos, money, social — with no passwords.
- 2 Decide who your digital executor is, and tell that person they have been chosen.
- 3 Make an appointment with an attorney to add digital-asset and consent language to your will.

That is a complete, working foundation. Everything else in this guide — the sealed kit, the yearly review, the crypto and business details — makes it stronger. But those three steps alone will spare your family the worst of the trouble.

WATCH OUT

Done is better than perfect. A simple plan you actually finish beats an elaborate one you never start. Begin with the one-page list today; the rest can follow.

FINISH THE JOB

35. Finish the Job Soon

You now know the whole shape of it. Digital assets are anything of yours that lives online. A will can grant your executor permission to reach them, but it must never hold the passwords, because a will can become public. The keys live in a separate sealed kit, and your attorney turns your wishes into language that holds up. The best time to set it in motion is soon, while it is fresh.

If any step gives you pause — if you are not sure what you have online, or how to build the sealed inventory, or how to find your photos and get them safely off the cloud — that is exactly the kind of thing I help neighbors with. There is no such thing as a silly question here, and nothing about your private life leaves the room.

GOOD TO KNOW

You do not have to remember all of it. You just have to remember you can call. Friendly, in-home help, and I come to you — (330) 200-8042.

Setting this up is one of the most thoughtful things you can do for the people you love. Make the list, name your person, see your attorney, and seal the kit. Then put it out of your mind, knowing it is handled.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task. I want to... Do this
List what I have Email, photos, cloud, money, social, domains, crypto, devices — by
category, no passwords Keep passwords out Never write a login, PIN, or recovery phrase
in the will — it can become public Refer to the kit Point the will to a separate, sealed
inventory that holds the real details Name a digital executor One trusted person in charge
of the online accounts, plus a backup Grant lawful access Ask your attorney for consent
language, including the content of communications Know own vs license Files, photos,
domains, crypto usually pass on; movies, music, e-books often do not Handle crypto
carefully Note it in the will; keep the recovery phrase only in the sealed kit See your
attorney They turn your list and wishes into language that holds up in your state Get help
Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

What Counts as a Digital Asset

A will names them in plain words; the keys stay in a sealed kit elsewhere.

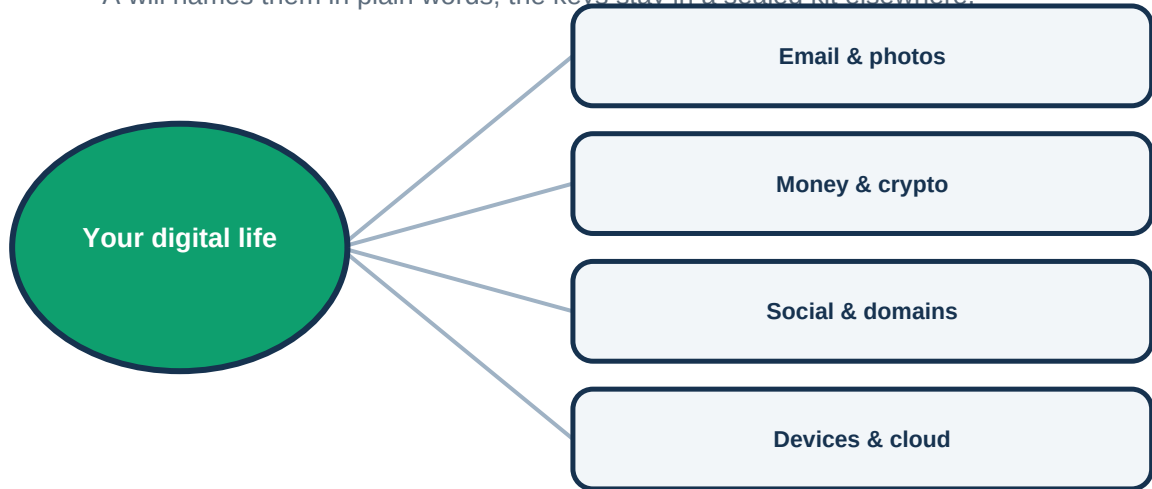


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

From Your Will to Your Accounts

The will points the way; it never holds the passwords itself.



Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

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